

2016

Missouri

Health Maintenance Organization Report

Statistics Section
July 2017



DIFP

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Department of Insurance,
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Professional Registration

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Introduction

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri. The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) about the operations of any HMO.

All data in the report were obtained from the HMO annual financial statements and supplemental data filed with the DIFP by each Missouri-licensed HMO operational at year-end.

The accuracy of the report is limited by the quality of data provided to DIFP by the HMOs. Future printings of the report may update any erroneous data brought to the attention of DIFP.

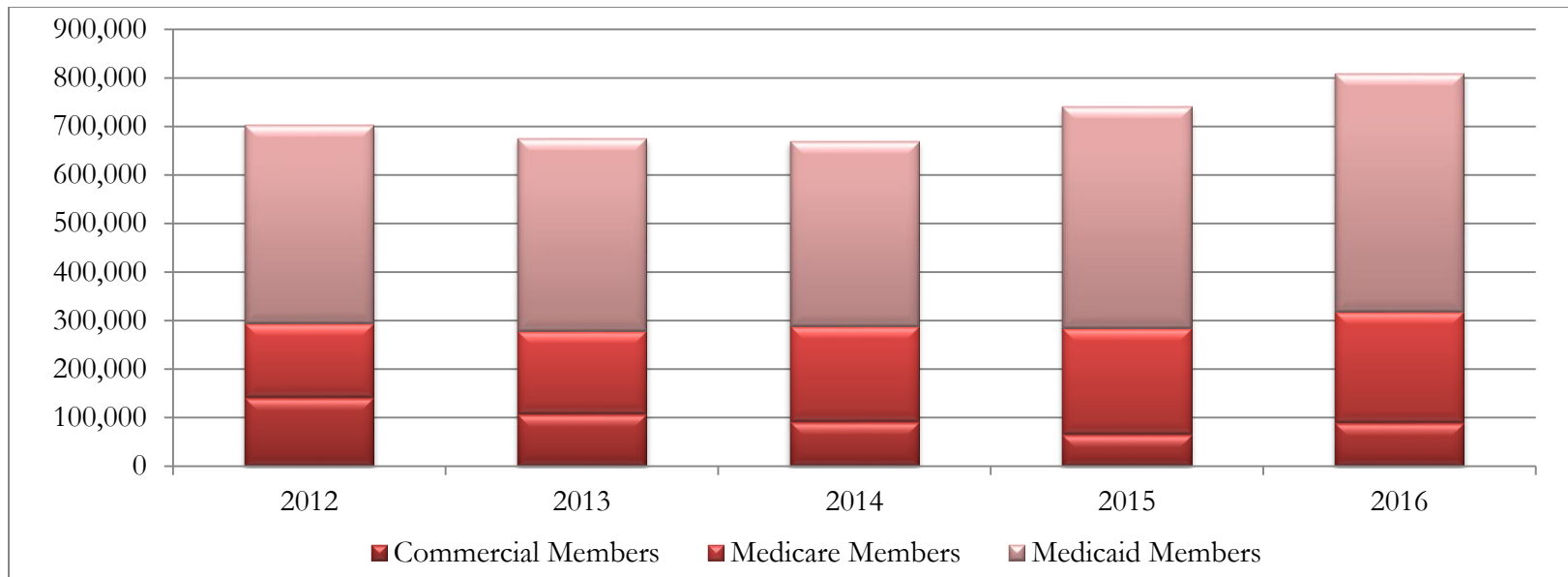
Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Financial Institutions and Professional Registration, Statistics Section, P.O. Box 690, Jefferson City, Missouri 65102-0690.

Missouri HMO Enrollment

This section presents enrollment data for Missouri-licensed HMOs. Data were obtained from the HMO Annual Supplement Report. An enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provisions of contracted health services.

Accurate risk and health services management requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and other administrative services. Administrative fees are not considered premium revenue.

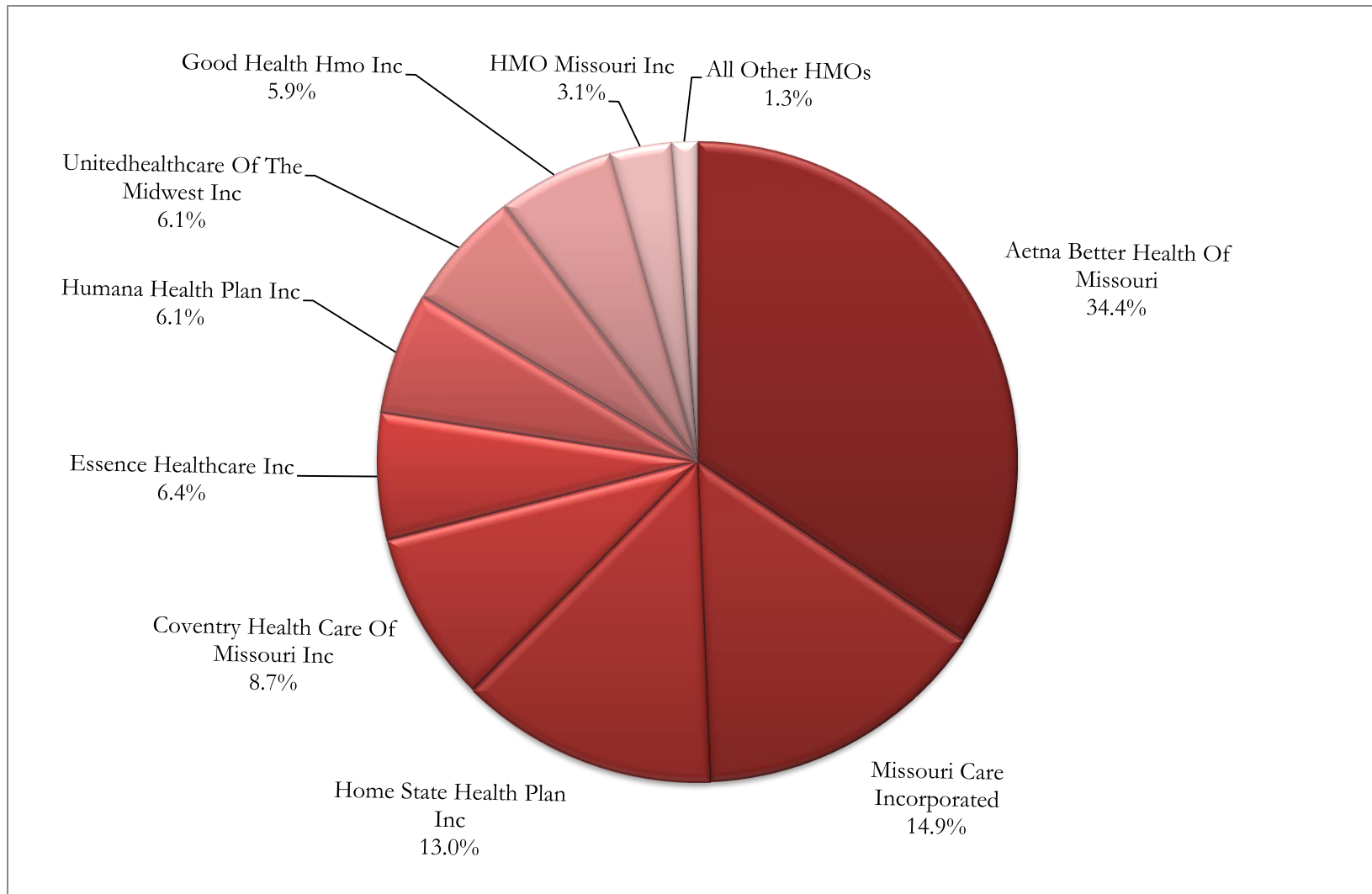
This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare and Medicaid (CMS) and/or the MO HealthNet Division.



Missouri Year End Member Totals 2012-2016									
Market Segment	2012	2013	% Change	2014	% Change	2015	% Change	2016	% Change
Commercial Members	141,700	107,571	-24.1%	91,624	-14.8%	65,905	-28.1%	89,752	36.2%
Medicare Members	151,972	170,888	12.4%	196,257	14.8%	218,550	11.4%	228,730	4.7%
Medicaid Members	409,384	396,443	- 3.2%	382,363	- 3.6%	457,115	19.6%	491,319	7.5%
Total Members	703,056	674,902	- 4.0%	670,244	- 0.7%	741,570	10.6%	809,801	9.2%

Missouri Year End Member Totals					
Health Maintenance Organization	2015	2016	% Change in Enrollment	Market Share, 2015	Market Share, 2016
Aetna Better Health Of Missouri LLC	263,596	278,765	5.8%	35.5%	34.4%
Aetna Health	643	4,914	664.2%	0.1%	0.6%
Blue-Advantage Plus Of Kansas City	0	2,705	.	0.0%	0.3%
Cigna Healthcare Of St Louis	427	2,184	411.5%	0.1%	0.3%
Coventry Health Care Of Kansas	13,852	15	-99.9%	1.9%	0.0%
Coventry Health Care Of Missouri	66,678	70,303	5.4%	9.0%	8.7%
Cox Health Systems HMO	88	0	-100.0%	0.0%	0.0%
Essence Healthcare	43,663	52,011	19.1%	5.9%	6.4%
Good Health HMO	25,549	47,702	86.7%	3.4%	5.9%
Harmony Health Plan	497	396	-20.3%	0.1%	0.0%
HMO Missouri	22,924	25,383	10.7%	3.1%	3.1%
Home State Health Plan	93,506	105,277	12.6%	12.6%	13.0%
Humana Health Plan	54,273	49,660	- 8.5%	7.3%	6.1%
Missouri Care Incorporated	114,145	120,967	6.0%	15.4%	14.9%
Missouri Medicare Select LLC	.	182	.	.	0.0%
Oxford Health Plans	59	3	-94.9%	0.0%	0.0%
UnitedHealthcare of the Midwest	41,670	49,334	18.4%	5.6%	6.1%
Total	741,570	809,801	9.2%	100.0%	100.0%

2016 Missouri Market Share, by Enrollment
Includes Commercial, Medicare and Medicaid enrollment



Missouri Year End Commercial Enrollment					
Health Maintenance Organization	2015	2016	% Change in Enrollment	Market Share, 2015	Market Share, 2016
Aetna Better Health Of Missouri LLC	10,096	9,782	- 3.1%	15.3%	10.9%
Aetna Health	633	4,914	676.3%	1.0%	5.5%
Cigna Healthcare Of St Louis	427	392	- 8.2%	0.6%	0.4%
Coventry Health Care Of Kansas	842	15	-98.2%	1.3%	0.0%
Coventry Health Care Of Missouri	2,336	1,893	-19.0%	3.5%	2.1%
Cox Health Systems HMO	88	0	-100.0%	0.1%	0.0%
Good Health HMO	25,549	47,702	86.7%	38.8%	53.1%
Harmony Health Plan	497	396	-20.3%	0.8%	0.4%
HMO Missouri	20,876	20,355	- 2.5%	31.7%	22.7%
Humana Health Plan	394	341	-13.5%	0.6%	0.4%
Missouri Care Incorporated	4,036	3,908	- 3.2%	6.1%	4.4%
UnitedHealthcare of the Midwest	131	54	-58.8%	0.2%	0.1%
Total	65,905	89,752	36.2%	100.0%	100.0%

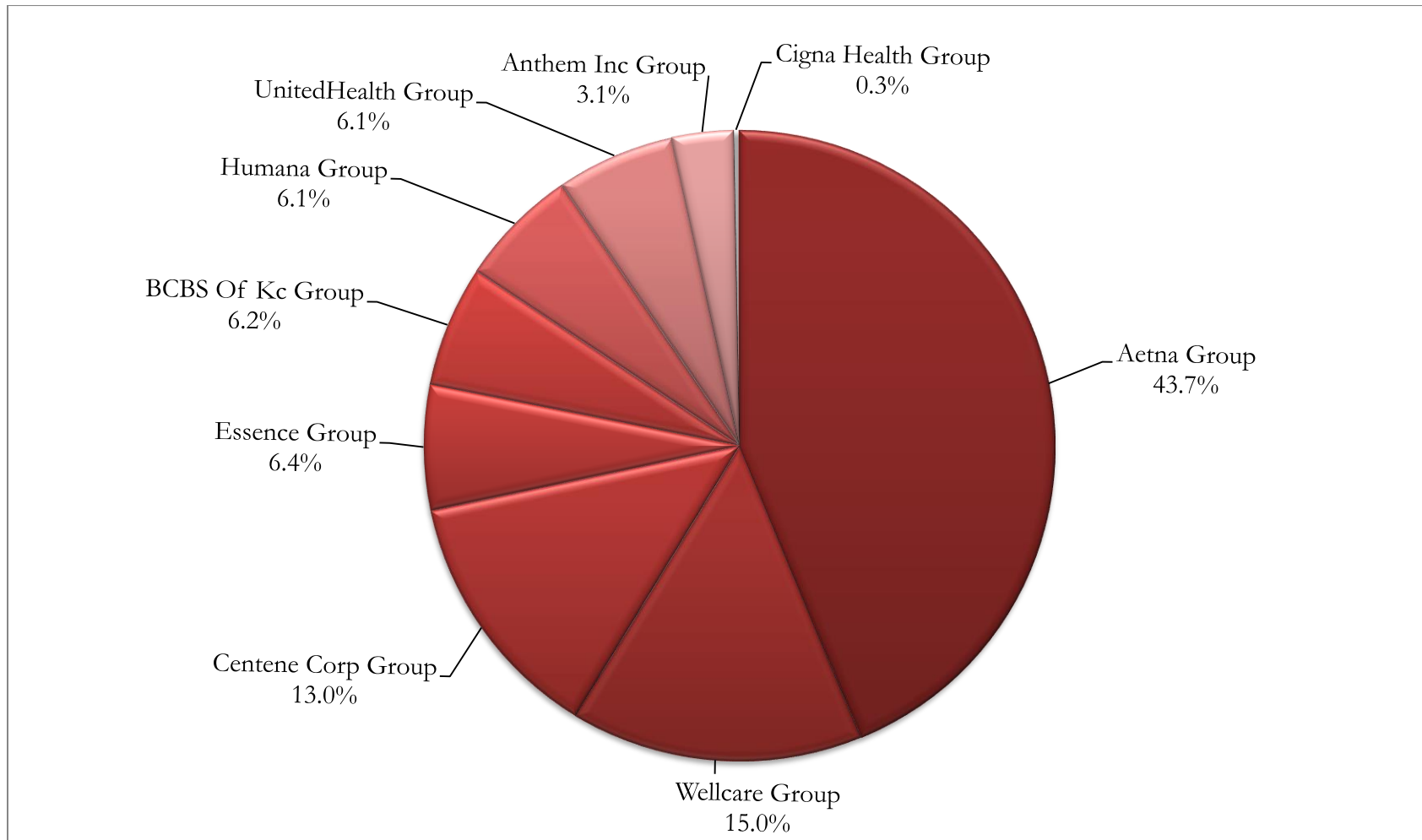
Missouri Year End Medicare Enrollment					
Health Maintenance Organization	2015	2016	% Change in Enrollment	Market Share, 2015	Market Share, 2016
Aetna Health	10	0	-100.0%	0.0%	0.0%
Blue-Advantage Plus Of Kansas City	0	2,705	.	0.0%	1.2%
Cigna Healthcare Of St Louis	0	1,792	.	0.0%	0.8%
Coventry Health Care Of Kansas	13,010	0	-100.0%	6.0%	0.0%
Coventry Health Care Of Missouri	64,342	68,410	6.3%	29.4%	29.9%
Essence Healthcare	43,663	52,011	19.1%	20.0%	22.7%
HMO Missouri	2,048	5,028	145.5%	0.9%	2.2%
Humana Health Plan	53,879	49,319	- 8.5%	24.7%	21.6%
Missouri Medicare Select LLC	.	182	.	.	0.1%
Oxford Health Plans	59	3	-94.9%	0.0%	0.0%
UnitedHealthcare of the Midwest	41,539	49,280	18.6%	19.0%	21.5%
Total	218,550	228,730	4.7%	100.0%	100.0%

Missouri Year End Medicaid Enrollment					
Health Maintenance Organization	2015	2016	% Change in Enrollment	Market Share, 2015	Market Share, 2016
Aetna Better Health Of Missouri LLC	253,500	268,983	6.1%	55.5%	54.7%
Home State Health Plan	93,506	105,277	12.6%	20.5%	21.4%
Missouri Care Incorporated	110,109	117,059	6.3%	24.1%	23.8%
Total	457,115	491,319	7.5%	100.0%	100.0%

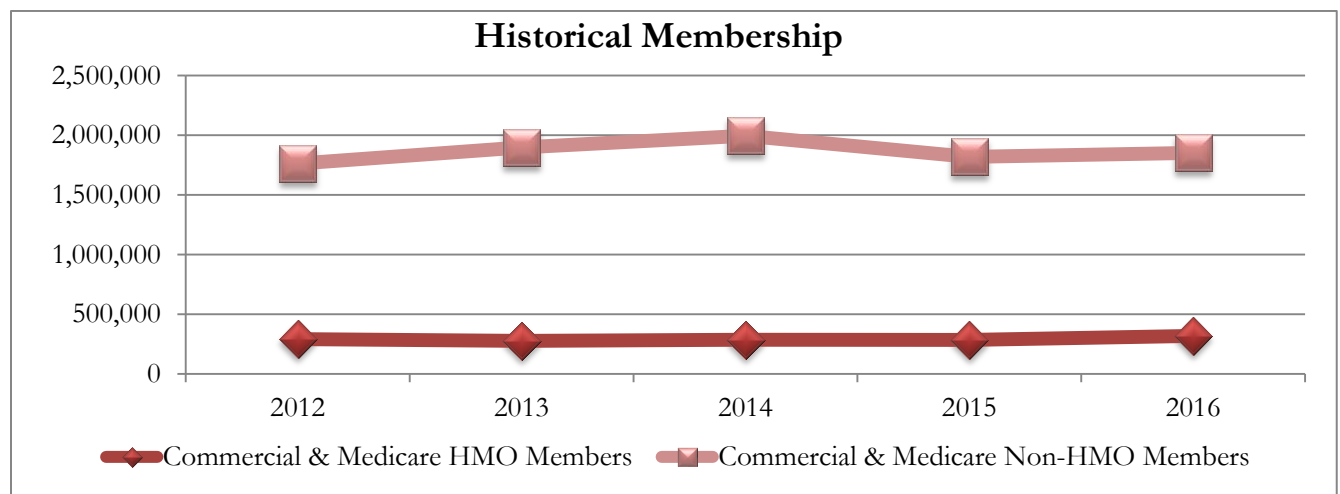
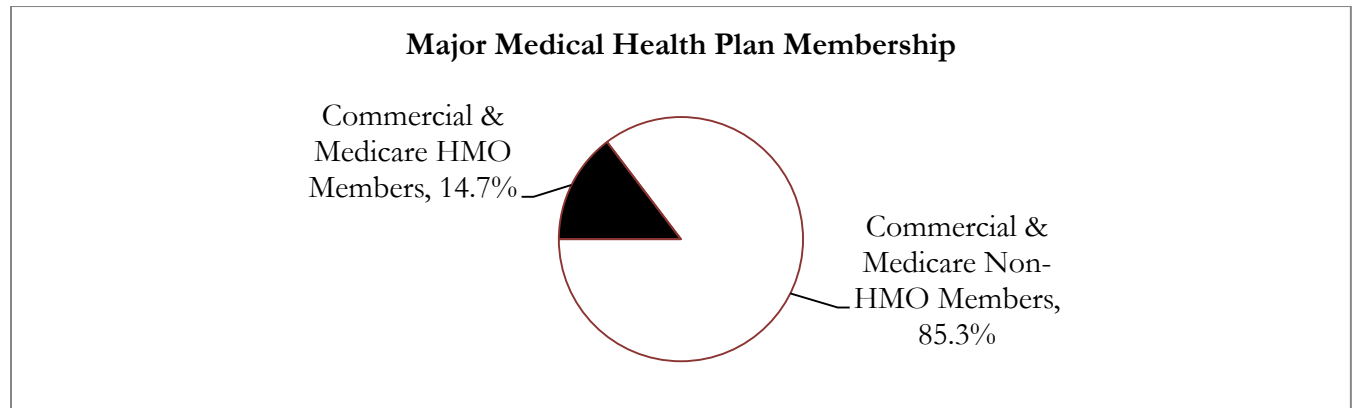
Missouri Total Enrollment by Holding Company					
Health Maintenance Organization	2015	2016	% Change in Enrollment	Market Share, 2015	Market Share, 2016
Aetna Group	344,769	353,997	2.7%	46.5%	43.7%
WellCare Group	114,642	121,363	5.9%	15.5%	15.0%
Centene Corp Group	93,506	105,277	12.6%	12.6%	13.0%
Essence Group	43,663	52,011	19.1%	5.9%	6.4%
BCBSKC Of KC Group	25,549	50,407	97.3%	3.4%	6.2%
Humana Group	54,273	49,660	- 8.5%	7.3%	6.1%
UnitedHealth Group	41,729	49,337	18.2%	5.6%	6.1%
Anthem Group	22,924	25,383	10.7%	3.1%	3.1%
Cigna Health Group	427	2,184	411.5%	0.1%	0.3%
Allyalign Health Group	0	182	.	.	0.0%
Cox Ins Group	88	0	-100.0%	0.0%	0.0%
Total	741,570	809,801	9.2%	100.0%	100.0%

2015 Missouri Market Share, by Enrollment, by Holding Company

Includes Commercial, Medicare and Medicaid enrollment



Historical Membership	2012	2013	2014	2015	2016
Commercial & Medicare HMO Members	291,805	276,491	285,662	283,958	318,086
Commercial & Medicare Non-HMO Members	1,762,892	1,897,359	1,995,526	1,818,064	1,851,981
TOTALS	2,054,697	2,173,850	2,281,188	2,102,022	2,170,067



Individual and Employer Group Comprehensive Medical Expense Information
Missouri Licensed HMOs

This information is broken down into four Enrollment Categories:

Individual – Coverage sold directly to individuals and their families

Small Employer (2 - 50 Employees) – As defined by the Health Insurance Portability and Accountability Act (HIPAA).

Large Employer/Union (over 50 Employees) – As defined by the Health Insurance Portability and Accountability Act (HIPAA).

Number of Employers – Not applicable for individual coverage.

Number of Enrollees – The number of subscribers plus all dependents.

Direct Premium Written – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid – Total payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred – The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

Loss Ratio – Direct Losses incurred divided by Direct Premiums Earned. In some cases, losses are allocated by the company across all markets, resulting in a consistent Medical Loss Ratio in all markets where the company has business. *Please note that the Loss Ratio is not the same as the Medical Loss Ratio as defined in the ACA.*

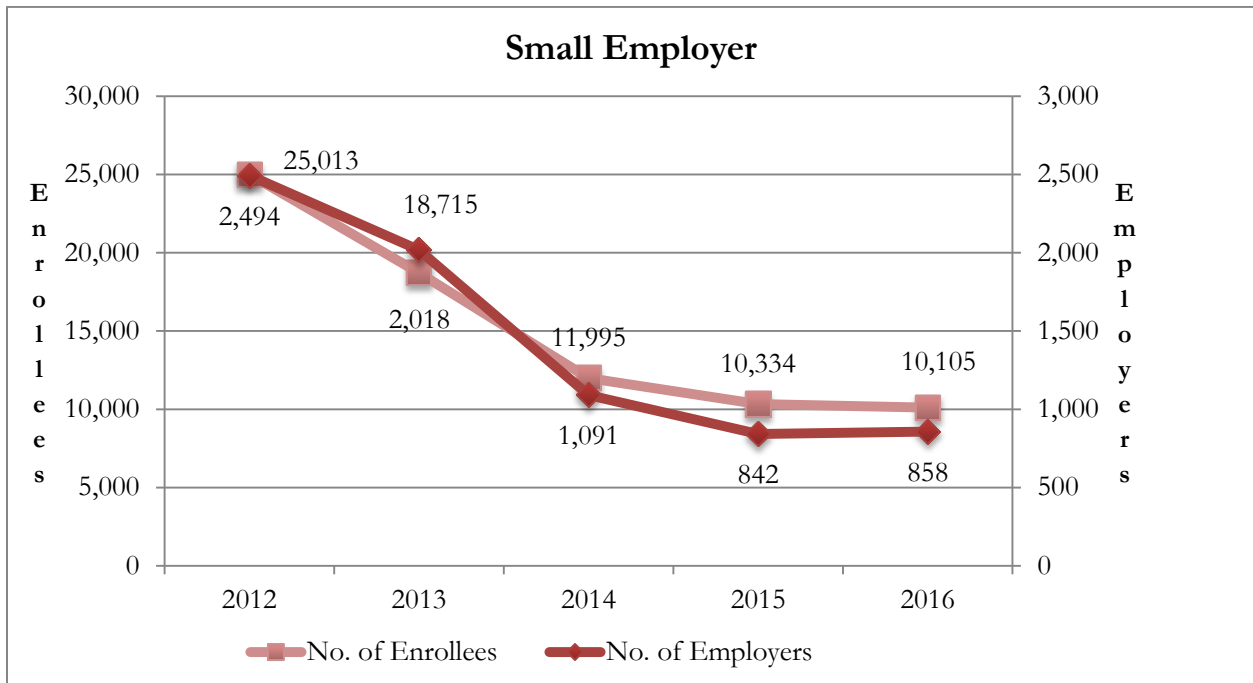
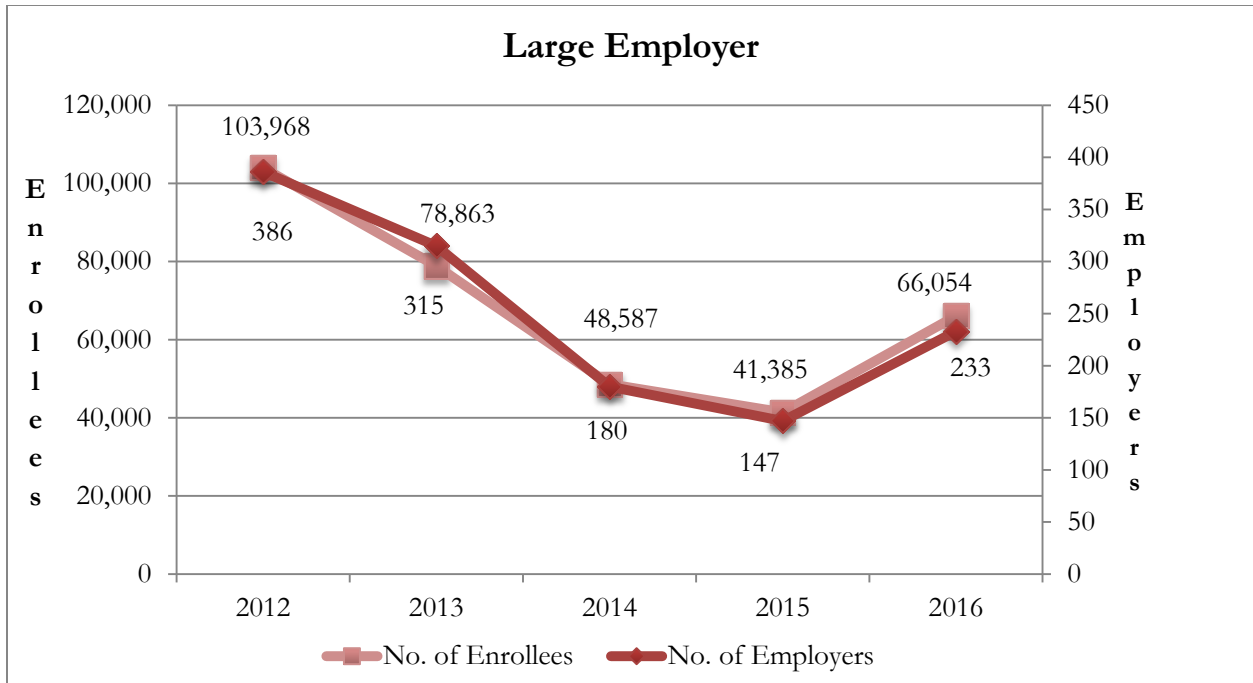
Premium PMPM & Average PMPM – For the individual market, average premium per member, per month, is calculated by dividing total reported premium by total reported cumulative member months. For the group markets, average premium per member, per month, is calculated by assuming that every member reported at the end of the year was there for all 12 months of the year. Total premium is divided by the product of total membership times 12.

NOTE: The number of enrollees and employers is reported as of December 31, while premium and loss information is being cumulatively reported for the entire calendar. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

Individual Comprehensive Medical Expense Premium & Enrollment, 2016								
Health Maintenance Organization	Number of Enrollees at Year End	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health	2	24	\$-70	\$-70	\$-11	\$-9	12.9%	\$-3
Cigna Healthcare Of St Louis	1	12	\$9,138	\$9,138	\$4,605	\$4,560	49.9%	\$762
Coventry Health Care Of Kansas	0	0	\$0	\$0	\$190	\$-53	.	.
Coventry Health Care Of Missouri	0	6	\$30,846	\$30,846	\$18,637	\$16,351	53.0%	\$5,141
Good Health HMO	2	30	\$15,749	\$15,749	\$2,889	\$2,739	17.4%	\$525
HMO Missouri	49	624	\$562,337	\$562,337	\$302,461	\$278,496	49.5%	\$901
UnitedHealthcare of the Midwest	1	12	\$17,858	\$17,858	\$1,187	\$1,209	6.8%	\$1,488
All HMOs	55	708	\$635,858	\$635,858	\$329,958	\$303,293	47.7%	\$898

Large Employer Comprehensive Medical Expense Premium & Enrollment, 2016								
Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health	103	4,909	\$21,776,910	\$21,491,185	\$10,799,425	\$18,144,682	84.4%	\$343
Cigna Healthcare Of St Louis	11	939	\$5,900,851	\$5,900,853	\$4,958,887	\$5,013,455	85.0%	\$529
Coventry Health Care Of Kansas	1	1	\$-2,678,461	\$-2,678,461	\$466,146	\$1,476,934	-55.1%	\$-223,205
Coventry Health Care Of Missouri	5	1,893	\$11,447,651	\$11,447,651	\$8,783,532	\$7,231,200	63.2%	\$486
Cox Health Systems HMO	0	0	\$0	\$0	\$19,175	\$-124,110		
Good Health HMO	77	47,687	\$158,792,499	\$158,792,499	\$139,949,944	\$141,344,249	89.0%	\$308
HMO Missouri	32	10,244	\$57,449,219	\$57,449,219	\$60,724,160	\$49,498,521	86.2%	\$467
Humana Health Plan	3	328	\$1,925,560	\$1,925,560	\$1,349,939	\$1,275,981	66.3%	\$468
UnitedHealthcare of the Midwest	1	53	\$1,007,089	\$1,007,089	\$382,393	\$408,381	40.6%	\$714
All HMOs	233	66,054	\$255,621,318	\$255,335,595	\$227,433,601	\$224,269,293	87.8%	\$344

Small Employer Comprehensive Medical Expense Premium & Enrollment, 2016								
Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health	82	3	\$22,501	\$22,501	\$-101,865	\$5,693	25.3%	\$511
Coventry Health Care Of Kansas	1	14	\$2,983,228	\$2,983,228	\$39,836	\$684,804	23.0%	\$17,757
Coventry Health Care Of Missouri	0	0	\$-113,450	\$-113,450	\$56,408	\$0	0.0%	.
Cox Health Systems HMO	0	0	\$0	\$0	\$8,523	\$-52,630	.	.
Good Health HMO	1	13	\$1,586,043	\$1,586,043	\$1,532,726	\$1,549,197	97.7%	\$6,370
HMO Missouri	773	10,062	\$47,001,119	\$47,008,250	\$23,595,893	\$28,143,316	59.9%	\$384
Humana Health Plan	1	13	\$80,172	\$80,172	\$83,944	\$89,398	111.5%	\$542
UnitedHealthcare of the Midwest	0	0	\$0	\$0	\$835	\$0	.	.
All HMOs	858	10,105	\$51,559,613	\$51,566,744	\$25,216,300	\$30,419,778	59.0%	\$419



HMO Financial Information

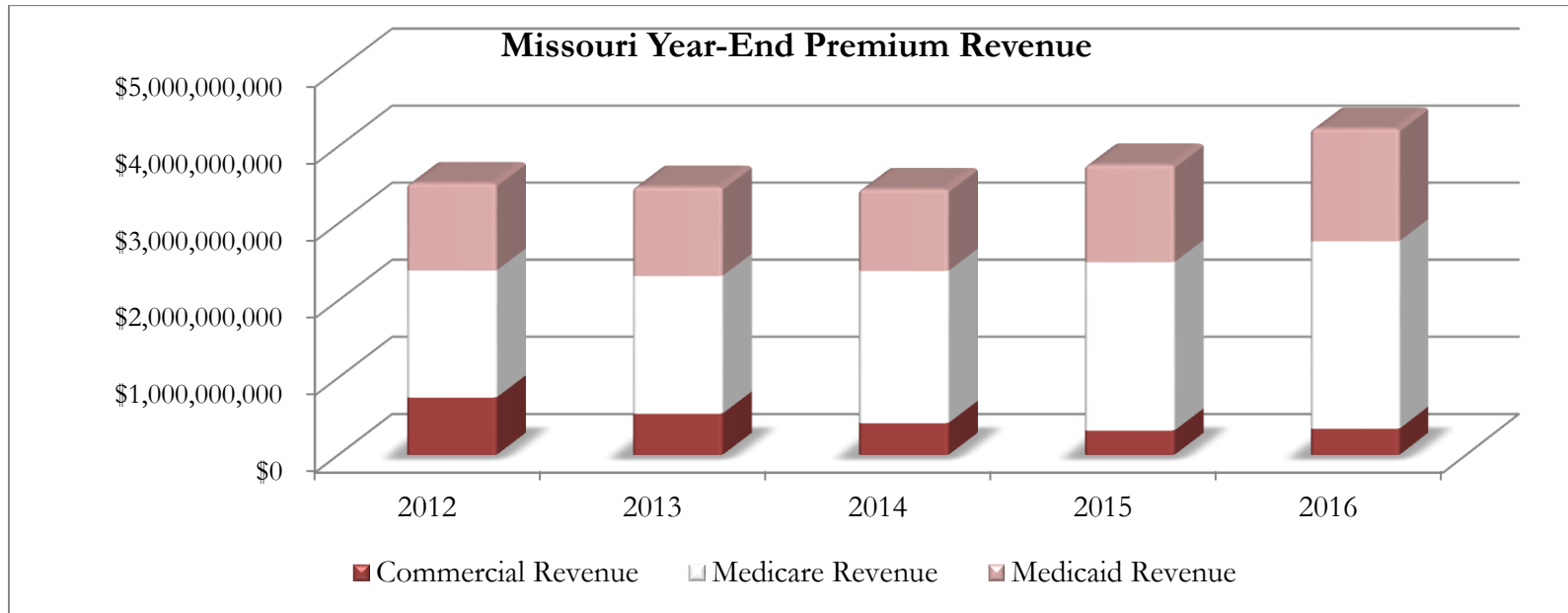
The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri.

The first portion of the section pertains to the HMOs' Missouri market activities including:

- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) over the prior three years;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

The second half of this section focuses on the HMOs' nationwide business experience. Core items are presented from each HMO's financial statement.

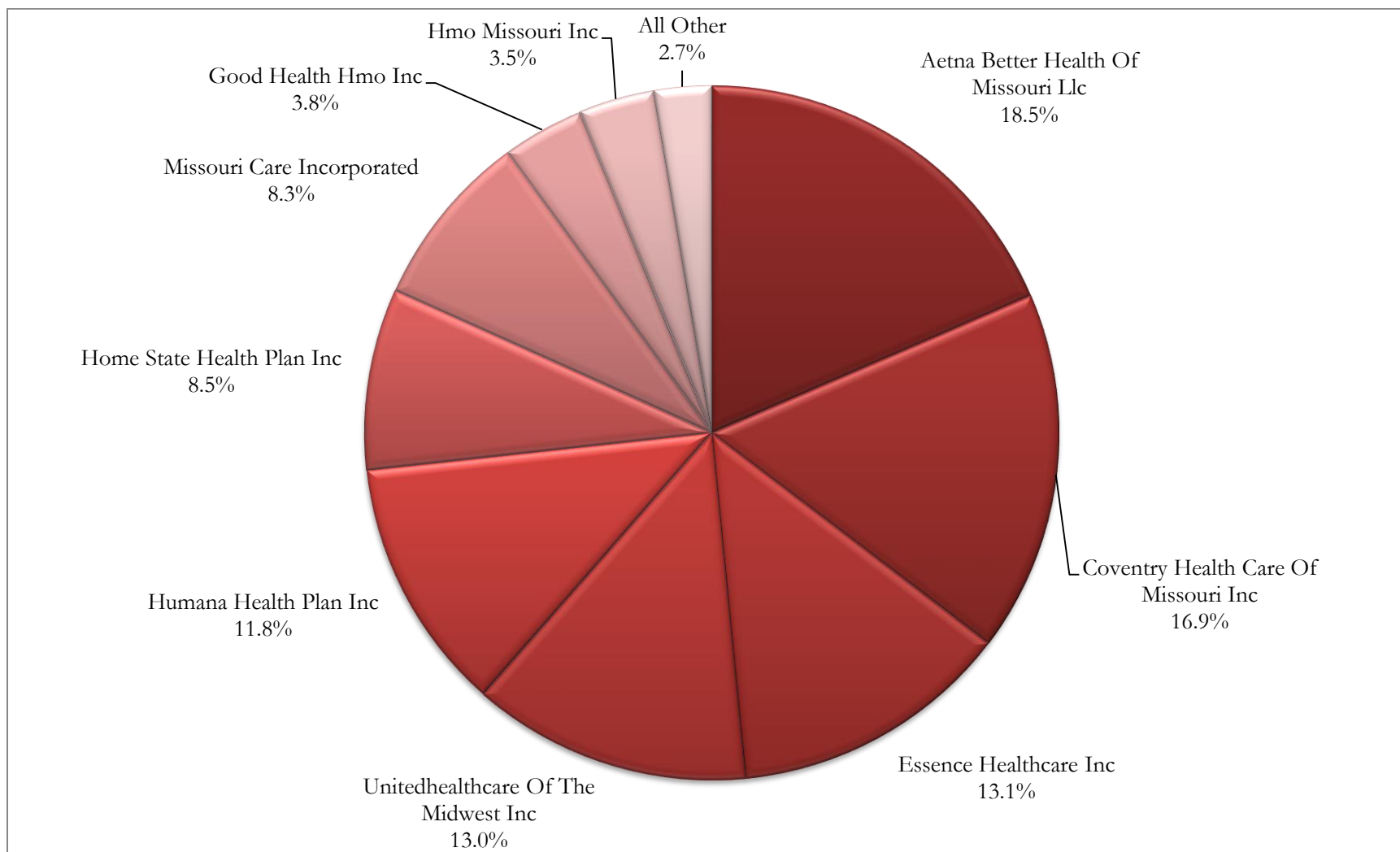
In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness



Missouri Premium Related Revenue Totals									
Market	2012	2013	%	2014	%	2015	%	2016	%
			Change 2012-2013		Change 2013-2014		Change 2014-2015		Change 2015-2016
Commercial	\$743,506,694	\$534,047,880	-28.2%	\$411,486,003	-22.9%	\$314,769,285	-23.5%	\$338,311,005	7.5%
Medicare	\$1,645,082,080	\$1,785,103,420	8.5%	\$1,973,227,529	10.5%	\$2,182,475,786	10.6%	\$2,431,133,695	11.4%
Medicaid	\$1,133,504,581	\$1,156,517,995	2.0%	\$1,061,630,243	- 8.2%	\$1,264,811,435	19.1%	\$1,462,735,190	15.6%
Total	\$3,522,093,355	\$3,475,669,295	- 1.3%	\$3,446,343,775	- 0.8%	\$3,762,056,506	9.2%	\$4,232,179,890	12.5%

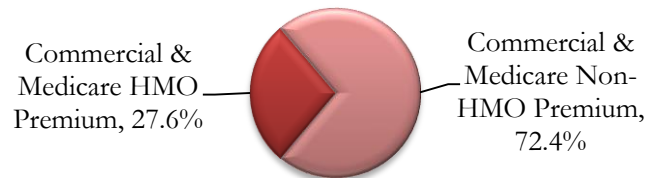
Missouri Premium						
Health Maintenance Organization	Market Share	Commercial Premiums	Medicare Premiums	Medicaid Premiums	Total Premiums	% Change Total Premiums
Aetna Better Health Of Missouri LLC	18.5%	\$22,793,776	\$0	\$760,329,472	\$783,123,248	9.2%
Coventry Health Care Of Missouri	16.9%	\$11,365,047	\$701,960,073	\$0	\$713,325,120	3.6%
Essence Healthcare	13.1%	\$0	\$553,855,823	\$0	\$553,855,823	20.1%
UnitedHealthcare of the Midwest	13.0%	\$1,024,947	\$549,761,483	\$0	\$550,786,430	26.1%
Humana Health Plan	11.8%	\$2,008,538	\$497,902,727	\$0	\$499,911,265	1.9%
Home State Health Plan	8.5%	\$0	\$0	\$358,249,637	\$358,249,637	31.0%
Missouri Care Incorporated	8.3%	\$5,383,500	\$0	\$344,156,081	\$349,539,581	13.1%
Good Health HMO	3.8%	\$160,394,292	\$0	\$0	\$160,394,292	25.1%
HMO Missouri	3.5%	\$110,733,299	\$38,773,399	\$0	\$149,506,698	10.9%
Coventry Health Care Of Kansas	1.0%	\$304,768	\$41,711,039	\$0	\$42,015,807	-63.0%
Blue-Advantage Plus Of Kansas City	0.6%	\$0	\$24,254,920	\$0	\$24,254,920	.
Aetna Health	0.5%	\$21,509,405	\$25,592	\$0	\$21,534,997	520.8%
Cigna Healthcare Of St Louis	0.4%	\$2,415,582	\$16,467,514	\$0	\$18,883,096	609.0%
Missouri Medicare Select LLC	0.1%	\$0	\$6,124,327	\$0	\$6,124,327	.
Harmony Health Plan	0.0%	\$377,851	\$0	\$0	\$377,851	-24.1%
Oxford Health Plans	0.0%	\$0	\$296,925	\$0	\$296,925	-40.4%
All HMOs with Missouri Premium in CY	100.0%	\$338,311,005	\$2,431,133,695	\$1,462,735,190	\$4,232,179,890	12.5%

Market Share Based on Premium, 2016

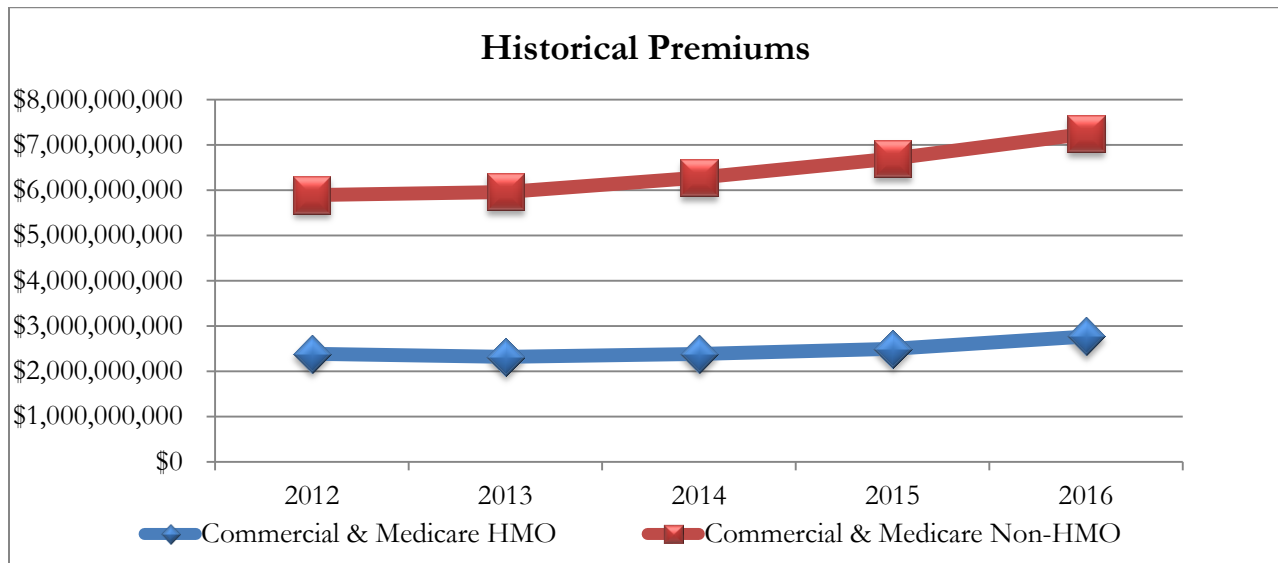


Missouri Premium by Market Segment		
Market Segment	Premiums, 2016	Market Share
Commercial & Medicare HMO Premium	\$2,769,066,849	27.6%
Commercial & Medicare Non-HMO Premium	\$7,246,980,061	72.4%
TOTALS	\$10,016,046,910	100.0%

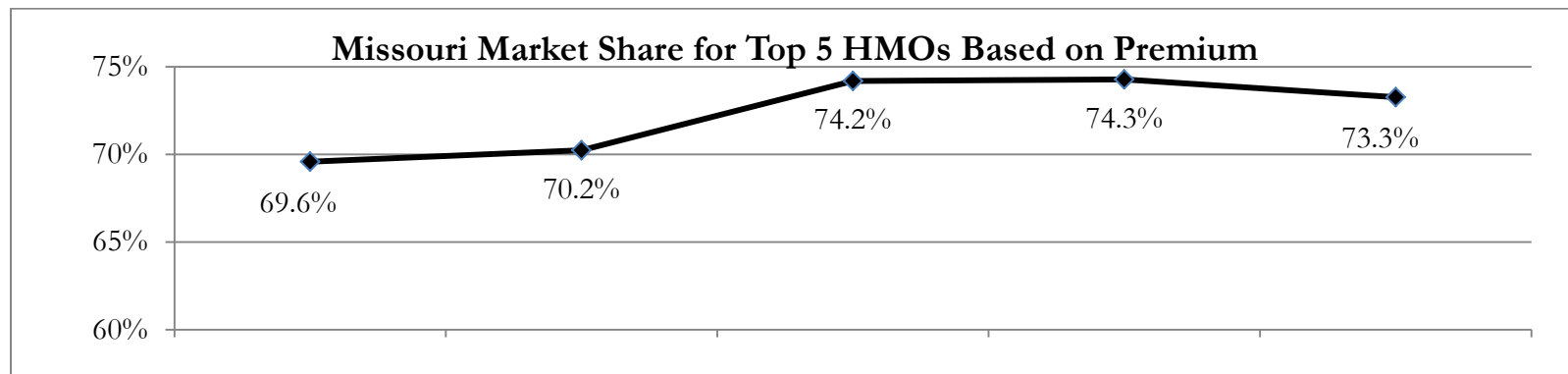
Major Medical Health Plan Premium - Market Share



Missouri Premium by Market Segment Commercial & Medicare					
Market Segment	2012	2013	2014	2015	2016
HMO	\$2,388,187,095	\$2,318,828,822	\$2,384,241,584	\$2,496,792,986	\$2,769,066,849
All Other	\$5,892,818,387	\$5,959,455,174	\$6,277,545,905	\$6,699,693,970	\$7,246,980,061
TOTALS	\$8,281,005,482	\$8,278,283,996	\$8,661,787,489	\$9,196,486,956	\$10,016,046,910



Top 5 Market Share HMOs by Year					
2012	19.0%	Aetna Better Health Of Missouri LLC	2015	19.1%	Aetna Better Health Of Missouri LLC
	15.4%	Coventry Health Care Of Missouri		18.3%	Coventry Health Care Of Missouri
	14.6%	UnitedHealthcare of the Midwest		13.0%	Humana Health Plan
	11.1%	Good Health HMO		12.3%	Essence Healthcare
	9.5%	Essence Healthcare		11.6%	UnitedHealthcare of the Midwest
2013	19.5%	Aetna Better Health Of Missouri LLC	2016	18.5%	Aetna Better Health Of Missouri LLC
	16.6%	Coventry Health Care Of Missouri		16.9%	Coventry Health Care Of Missouri
	15.5%	UnitedHealthcare of the Midwest		13.1%	Essence Healthcare
	9.9%	Essence Healthcare		13.0%	UnitedHealthcare of the Midwest
	8.8%	Missouri Care Incorporated		11.8%	Humana Health Plan
2014	19.2%	Aetna Better Health Of Missouri LLC			
	18.7%	Coventry Health Care Of Missouri			
	15.6%	UnitedHealthcare of the Midwest			
	10.4%	Essence Healthcare			
	10.3%	Humana Health Plan			



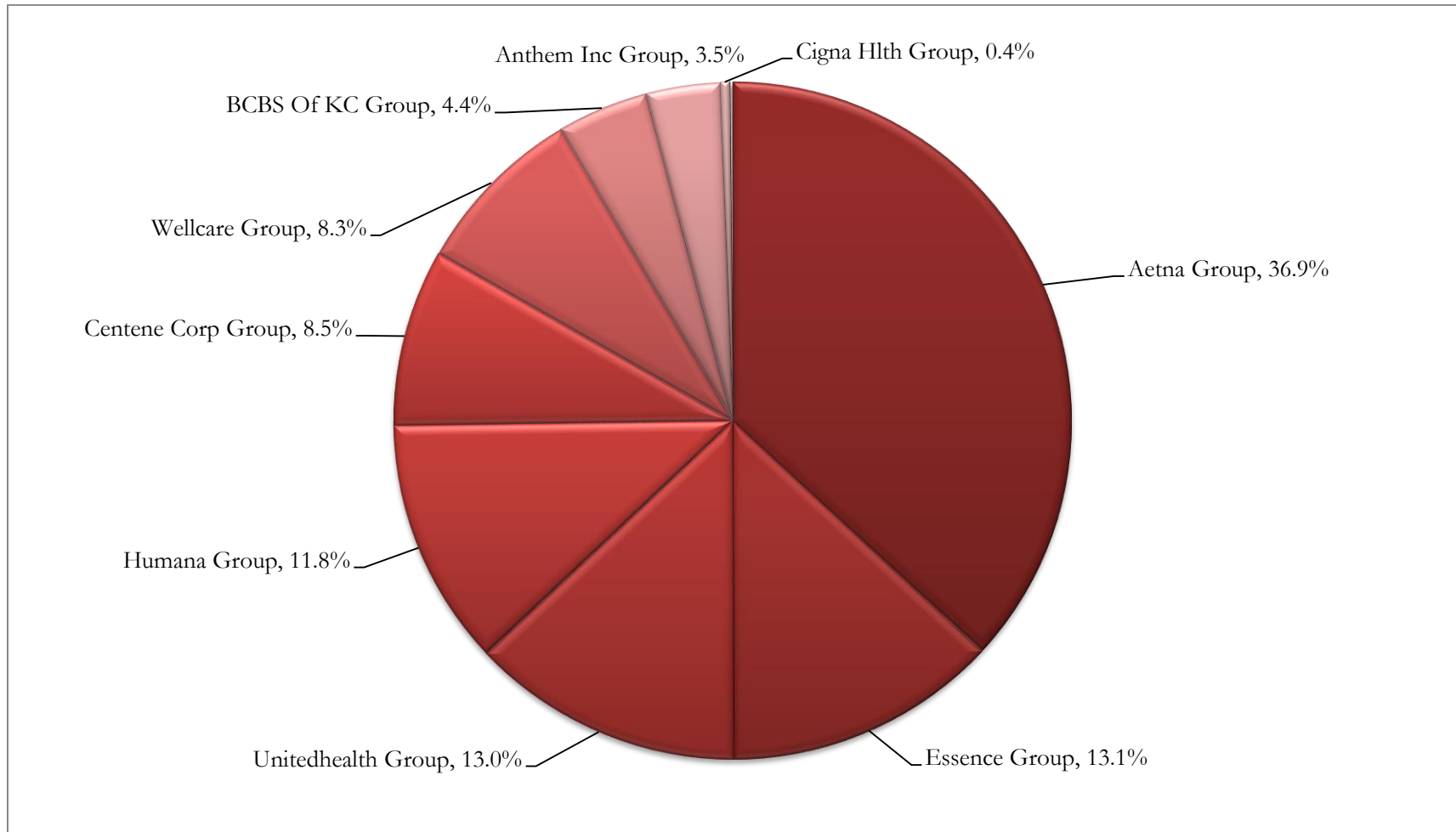
Missouri HMO Premium Data by Holding Company

In descending order of 2016 Missouri Market Share

Missouri HMO Premium by Holding Company						
Holding Company	Market Share	Commercial Premium	Medicare Revenue	Medicaid Revenue	Total Premium Related Revenues	% Change in Premium Related Revenues,(2015-2016)
Aetna Group	36.9%	\$55,972,996	\$743,696,704	\$760,329,472	\$1,559,999,173	-58.5%
Essence Group	13.1%	\$0	\$553,855,823	\$0	\$553,855,823	20.1%
UnitedHealth Group	13.0%	\$1,024,947	\$550,058,408	\$0	\$551,083,355	26.0%
Humana Group	11.8%	\$2,008,538	\$497,902,600	\$0	\$499,911,138	1.9%
Centene Corp Group	8.5%	\$0	\$0	\$358,249,637	\$358,249,637	31.0%
WellCare Group	8.3%	\$5,761,351	\$0	\$344,156,081	\$349,917,432	13.1%
BCBS Of Kc Group	4.4%	\$160,394,292	\$24,254,920	\$0	\$184,649,212	44.0%
Anthem Group	3.5%	\$110,733,299	\$38,773,399	\$0	\$149,506,698	10.9%
Cigna Health Group	0.4%	\$2,415,582	\$16,467,514	\$0	\$18,883,096	609.0%
Allyalign Health Group	0.1%	\$0	\$6,124,327	\$0	\$6,124,327	.
Total	100.0%	\$338,311,005	\$2,431,133,695	\$1,462,735,190	\$4,232,179,891	12.5%

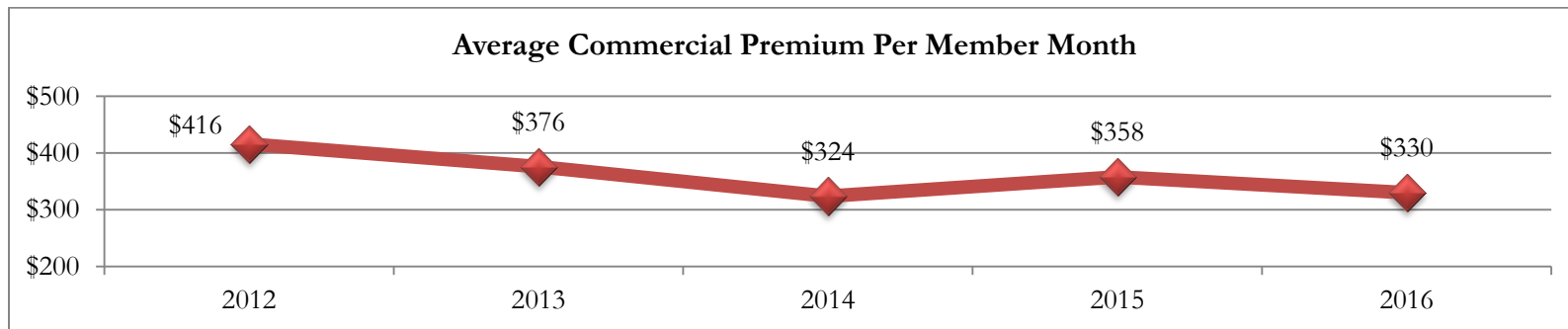
Missouri HMO Premium Based Market Shares

By Holding Company



Missouri Commercial Premiums Per Member Per Month							
Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2015	2016	% Change	2015	2016	2015	2016
Good Health HMO	\$442	\$311	-29.6%	\$128,185,972	\$160,394,292	290,148	515,462
HMO Missouri	\$457	\$450	- 1.6%	\$120,745,699	\$110,733,299	264,234	246,299
Aetna Better Health Of Missouri LLC	\$161	\$197	21.9%	\$28,839,533	\$22,793,776	178,861	115,974
Aetna Health	\$447	\$343	-23.3%	\$3,444,137	\$21,509,405	7,700	62,723
Coventry Health Care Of Missouri	\$473	\$482	2.1%	\$13,844,892	\$11,365,047	29,289	23,555
Missouri Care Incorporated	\$91	\$116	27.6%	\$6,150,969	\$5,383,500	67,550	46,349
Cigna Healthcare Of St Louis	\$491	\$519	5.7%	\$2,663,340	\$2,415,582	5,424	4,655
Humana Health Plan	\$472	\$472	- 0.1%	\$2,236,460	\$2,008,538	4,739	4,259
UnitedHealthcare of the Midwest	\$1,034	\$721	-30.3%	\$1,814,307	\$1,024,947	1,754	1,422
Harmony Health Plan	\$69	\$75	8.5%	\$497,903	\$377,851	7,219	5,047
Coventry Health Care Of Kansas	\$244	\$1,693	593.1%	\$4,816,775	\$304,768	19,717	180
Cox Health Systems HMO	\$435	.	.	\$1,529,298	\$0	3,516	0
Total	\$358	\$330	- 7.8%	\$314,769,285	\$338,311,005	880,151	1,025,925

Missouri Commercial Premiums Per Member Per Month, 2012-2016						
Health Maintenance Organization	2012	2013	2014	2015	2016	% Change, 2012-2016
Harmony Health Plan	.	.	.	\$69	\$75	.
Missouri Care Incorporated	\$141	\$134	\$104	\$91	\$116	-17.6%
Aetna Health	\$389	\$385	\$393	\$447	\$343	-11.8%
Good Health HMO	\$537	\$392	\$416	\$442	\$311	-42.0%
Aetna Better Health Of Missouri LLC	.	.	\$158	\$161	\$197	.
HMO Missouri	\$351	\$396	\$408	\$457	\$450	28.2%
Coventry Health Care Of Kansas	\$394	\$414	\$436	\$244	\$1,693	329.9%
Cigna Healthcare Of St Louis	\$416	\$465	\$429	\$491	\$519	24.8%
Humana Health Plan	\$137	\$112	\$101	\$472	\$472	245.1%
Coventry Health Care Of Missouri	\$415	\$446	\$454	\$473	\$482	16.3%
UnitedHealthcare of the Midwest	\$425	\$464	\$550	\$1,034	\$721	69.7%
Total	\$416	\$376	\$324	\$358	\$330	-20.7%



Missouri HMO Cost Comparisons

Cost of Services - Commercial									
Services	2012	2013	% Change, 2012-2013	2014	% Change, 2013-2014	2015	% Change, 2014-2015	2016	% Change, 2015-2016
Hospital Costs	\$222,217,926	\$193,651,276	-12.9%	\$126,005,411	-34.9%	\$88,702,858	-29.6%	\$139,151,325	56.9%
Physician Costs	\$125,555,247	\$102,714,745	-18.2%	\$65,144,116	-36.6%	\$51,274,585	-21.3%	\$54,973,369	7.2%
Prescription Drugs	\$123,899,810	\$90,148,680	-27.2%	\$67,443,948	-25.2%	\$54,281,244	-19.5%	\$81,272,796	49.7%
Diagnostic, X-Ray, Lab	\$50,450,415	\$40,960,358	-18.8%	\$25,654,659	-37.4%	\$20,859,260	-18.7%	\$28,419,039	36.2%

Per Member Per Month Cost of Services - Commercial									
Services	2012	2013	% Change, 2012-2013	2014	% Change, 2013-2014	2015	% Change, 2014-2015	2016	% Change, 2015-2016
Hospital Costs	\$149	\$152	1.7%	\$151	- 0.6%	\$144	- 4.8%	\$166	15.4%
Physician Costs	\$84	\$81	- 4.6%	\$78	- 3.1%	\$83	6.4%	\$66	-21.2%
Prescription Drugs	\$83	\$71	-15.1%	\$81	14.3%	\$88	8.8%	\$97	10.1%
Diagnostic, X-Ray, Lab	\$34	\$32	- 5.3%	\$31	- 4.3%	\$34	9.9%	\$34	0.2%

Missouri Medicare Costs

Cost of Services - Medicare									
Services	2012	2013	%	2014	%	2015	%	2016	%
			Change, 2012-2013		Change, 2013-2014		Change, 2014-2015		Change, 2015-2016
Hospital Costs	\$595,528,326	\$715,332,060	20.1%	\$832,581,089	16.4%	\$935,759,144	12.4%	\$753,833,213	-19.4%
Physician Costs	\$304,878,375	\$337,357,544	10.7%	\$328,015,732	- 2.8%	\$348,633,189	6.3%	\$402,764,594	15.5%
Prescription Drugs	\$296,251,477	\$326,661,442	10.3%	\$205,581,086	-37.1%	\$255,863,092	24.5%	\$296,859,898	16.0%
Diagnostic, X-Ray, Lab	\$25,465,306	\$29,675,723	16.5%	\$32,567,000	9.7%	\$43,110,195	32.4%	\$60,319,587	39.9%

Per Member Per Month Cost of Services - Medicare									
Services	2012	2013	%	2014	%	2015	%	2016	%
			Change, 2012-2013		Change, 2013-2014		Change, 2014-2015		Change, 2015-2016
Hospital Costs	\$333	\$355	6.7%	\$367	3.4%	\$362	- 1.2%	\$278	-23.4%
Physician Costs	\$170	\$167	- 1.7%	\$145	-13.6%	\$135	- 6.6%	\$148	9.8%
Prescription Drugs	\$165	\$162	- 2.0%	\$91	-44.1%	\$99	9.4%	\$109	10.3%
Diagnostic, X-Ray, Lab	\$14	\$15	3.5%	\$14	- 2.5%	\$17	16.3%	\$22	33.0%

Missouri Medicaid Costs

Cost of Services - Medicaid									
Services	2012	2013	%	2014	%	2015	%	2016	%
			Change, 2012-2013		Change, 2013-2014		Change, 2014-2015		Change, 2015-2016
Hospital Costs	\$521,170,249	\$507,677,712	- 2.6%	\$496,765,380	- 2.1%	\$654,492,945	31.8%	\$837,683,757	28.0%
Physician Costs	\$292,297,656	\$292,297,101	- 0.0%	\$275,783,580	- 5.6%	\$187,905,232	-31.9%	\$223,783,992	19.1%
Prescription Drugs	\$10,205,440	\$0	-100.0%	\$0	.	\$0	.	\$0	.
Diagnostic, X-Ray, Lab	\$43,685,763	\$47,829,592	9.5%	\$21,347,263	-55.4%	\$38,533,322	80.5%	\$34,866,004	- 9.5%

Per Member Per Month Cost of Services - Medicaid									
Services	2012	2013	%	2014	%	2015	%	2016	%
			Change, 2012-2013		Change, 2013-2014		Change, 2014-2015		Change, 2015-2016
Hospital Costs	\$104	\$102	- 2.4%	\$105	2.6%	\$121	15.6%	\$141	16.9%
Physician Costs	\$59	\$59	0.2%	\$58	- 1.0%	\$35	-40.2%	\$38	8.8%
Prescription Drugs	\$2	\$0	-100.0%	\$0	.	\$0	.	\$0	.
Diagnostic, X-Ray, Lab	\$9	\$10	9.7%	\$4	-53.2%	\$7	58.4%	\$6	-17.4%

Missouri Costs of Services

The following pages represent the Total Paid by Missouri HMOs for medical services in specified categories. The Total Paid amount as reported to DIFP is the Total Medical Cost billed by participating providers, after cost-sharing, coordination of benefits and any other cost-offsets have been accounted for. Cost data presented here does not reflect any re-insurance recoveries.

Definitions of Cost Categories:

- A. Inpatient Hospital:** Costs Incurred due to inpatient hospital utilization, excluding mental health costs.
- B. Outpatient Hospital:** Costs Incurred due to utilization of In/Out Surgery, Hospital/Ambulatory-Same Day Surgery, excluding Non-Hospital services.
- C. Prescription Drugs:** All covered outpatient prescription costs.
- D. Inpatient Physician:** Physician costs Incurred as a result of inpatient hospital utilization, as well as hospitalist costs, if any, includes surgeons, anesthesia, etc.
- E. Outpatient Physician:** Physician costs Incurred as a result of non-hospital utilization, excluding Mental Health/Psychiatry/Chemical Dependency and Chiropractic includes surgeons, anesthesia, etc.
- F. Emergency Room:** Costs Incurred due to in-network and out-of-network emergency room utilization.
- G. Chiropractic:** Costs Incurred due to utilization of Chiropractic services.
- H. Inpatient Mental Health:** Costs Incurred due to inpatient Mental Health utilization, luding care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- I. Outpatient Mental Health:** Costs Incurred due to outpatient Mental Health utilization, luding care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- J. Diagnostics:** Imaging, pathology, X-ray and lab charges due to inpatient and ambulatory utilization.
- K. Other:** Any other medical costs Incurred, excluding administrative costs.
- L. Total Medical Costs:** The sum of all amounts reported paid for medical services.
- M. Total Capitation Costs:** Costs for which payment is made on a capitated basis.
- N. Total Medical Costs Less Capitation Costs:** Reflects non-capitated costs in comparison to capitated costs.

Missouri Costs of Services - Commercial Business

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro- practic	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Capitation Costs	Net Medical Costs
Aetna Health	\$3,651,650	\$2,060,692	\$4,244,401	\$385,468	\$2,161,348	\$1,108,418	\$17,265	\$70,014	\$124,118	\$1,510,252	\$2,459,745	\$17,793,371	\$24,692	\$17,768,679
Cigna Healthcare Of St Louis	\$243,752	\$434,562	\$354,798	\$28,750	\$223,517	\$203,914	\$0	\$0	\$0	\$120,628	\$68,173	\$1,678,094	\$122,055	\$1,556,039
Coventry Health Care Of Kansas	\$9,545	\$25,883	\$21,594	\$360	\$17,323	\$20,439	\$309	.	\$1,462	\$436	\$608	\$97,960	\$1,821	\$96,138
Coventry Health Care Of Missouri	\$1,575,730	\$1,898,194	\$2,077,667	\$334,296	\$1,946,334	\$503,797	\$35,950	\$517	.	\$396,969	\$73,182	\$8,842,636	\$215,584	\$8,627,052
Good Health HMO	\$41,003,746	\$38,143,700	\$46,187,783	\$5,873,330	\$30,019,964	\$11,957,147	\$6,904,863	\$1,376,616	\$592,839	\$19,932,868	\$14,077,806	\$216,070,662	\$4,521,640	\$211,549,022
HMO Missouri	\$14,887,058	\$16,010,246	\$27,868,403	\$3,591,483	\$10,157,732	\$4,857,240	\$532,937	\$535,260	\$943,712	\$6,441,374	\$10,899,847	\$96,725,291	.	\$96,725,291
Humana Health Plan	\$79,162	\$110,052	\$380,376	\$13,087	\$77,250	\$21,729	\$3,027	\$0	\$2,798	\$3,222	\$18,129	\$708,832	\$0	\$708,832
UnitedHealthcare of the Midwest	\$103,591	\$164,749	\$137,773	\$15,334	\$127,792	\$76,329	.	\$3,207	\$45,820	\$13,290	\$1,518	\$689,403	\$12,635	\$676,768
Total	\$61,554,234	\$58,848,078	\$81,272,796	\$10,242,109	\$44,731,260	\$18,749,013	\$7,494,351	\$1,985,614	\$1,710,748	\$28,419,039	\$27,599,008	\$342,606,249	\$4,898,428	\$337,707,821

Per Member Per Month Costs of Services - Commercial Business														
Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiropractic	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Capitation Costs	Net Medical Costs
Aetna Health	\$84.32	\$47.58	\$98.00	\$8.90	\$49.91	\$25.59	\$0.40	\$1.62	\$2.87	\$34.87	\$56.80	\$410.85	\$0.57	\$410.28
Cigna Healthcare Of St Louis	\$52.67	\$93.90	\$76.66	\$6.21	\$48.30	\$44.06	\$0.00	\$0.00	\$0.00	\$26.06	\$14.73	\$362.60	\$26.37	\$336.22
Coventry Health Care Of Kansas	\$53.03	\$143.79	\$119.97	\$2.00	\$96.24	\$113.55	\$1.72	.	\$8.12	\$2.42	\$3.38	\$544.22	\$10.12	\$534.10
Coventry Health Care Of Missouri	\$66.45	\$80.05	\$87.62	\$14.10	\$82.08	\$21.25	\$1.52	\$0.02	.	\$16.74	\$3.09	\$372.92	\$9.09	\$363.83
Good Health HMO	\$79.57	\$74.02	\$89.63	\$11.40	\$58.25	\$23.20	\$13.40	\$2.67	\$1.15	\$38.68	\$27.32	\$419.28	\$8.77	\$410.50
HMO Missouri	\$60.44	\$65.00	\$113.15	\$14.58	\$41.24	\$19.72	\$2.16	\$2.17	\$3.83	\$26.15	\$44.25	\$392.71	.	\$392.71
Humana Health Plan	\$18.59	\$25.84	\$89.31	\$3.07	\$18.14	\$5.10	\$0.71	\$0.00	\$0.66	\$0.76	\$4.26	\$166.43	\$0.00	\$166.43
UnitedHealthcare of the Midwest	\$70.61	\$112.30	\$93.91	\$10.45	\$87.11	\$52.03	.	\$2.19	\$31.23	\$9.06	\$1.03	\$469.94	\$8.61	\$461.33
Total	\$73.35	\$70.12	\$96.85	\$12.20	\$53.30	\$22.34	\$8.93	\$2.37	\$2.04	\$33.86	\$32.89	\$408.26	\$5.84	\$402.42

Missouri Costs of Services - Medicare

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro- practic	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Blue-Advantage Plus Of KC	\$7,875,558	\$923,441	\$2,586,179	\$1,448,932	\$3,339,646	\$690,000	\$4,163	\$120,590	\$84,775	\$2,951,745	\$3,773,924	\$23,798,952	\$117,380	\$23,681,571
Cigna Healthcare Of St Louis	\$3,857,978	\$962,530	\$0	\$739,362	\$1,641,944	\$425,424	\$3,172	\$45,350	\$18,885	\$552,533	\$757,557	\$9,004,734	\$806,196	\$8,956,095
Coventry Health Care Of KS	\$12,347,270	\$5,911,672	\$7,540,298	\$2,161,588	\$6,813,025	\$1,550,586	\$15,293	\$2,910	\$406,718	\$290,661	\$199,710	\$37,274,568	\$588,635	\$36,685,933
Coventry Health Care Of MO	\$180,553,617	\$103,828,225	\$117,122,456	\$29,396,368	\$119,806,084	\$21,163,745	\$535,447	\$697,938	\$6,593,282	\$13,078,237	\$3,824,447	\$597,363,864	\$13,913,693	\$583,45
Essence Healthcare	\$97,133,992	\$20,621,137	\$40,438,026	\$19,518,645	\$103,549,884	\$11,633,844	\$78,690	\$2,071,938	\$1,371,896	\$39,256,637	\$47,937,470	\$383,612,159	.	\$383,612,159
Harmony Health Plan	.	.	\$519,254	.	.	.	.	.	.	.	.	.	.	.
HMO Missouri	\$8,735,491	\$4,350,338	\$4,517,870	\$1,408,243	\$1,986,299	\$1,533,915	\$17,040	\$466,761	\$240,163	\$1,155,489	\$3,644,588	\$28,056,195	.	\$28,056,195
Humana Health Plan	\$29,050,930	\$15,912,797	\$40,017,720	\$2,669,885	\$6,469,840	\$4,783,171	\$45,787	\$370,721	\$201,520	\$347,220	\$2,643,321	\$102,512,912	\$0	\$102,512,912
Oxford Health Plans	\$173,495	\$73,125	\$0	\$115,998	\$45,023	\$7,529	\$0	\$0	\$0	\$9,409	\$305	\$424,884	\$0	\$424,884
UnitedHealthcare of the Midwest	\$120,898,592	\$93,949,259	\$84,118,095	\$27,050,993	\$74,602,835	\$4,885,553	.	\$2,404,582	\$2,822,770	\$2,677,657	\$2,119,944	\$415,530,280	\$28,229,895	\$387,300,385
Total	\$460,626,923	\$246,532,524	\$296,859,898	\$84,510,014	\$318,254,580	\$46,673,767	\$699,591	\$6,180,789	\$11,740,010	\$60,319,587	\$64,901,265	\$1,597,578,549	\$43,655,799	\$1,554,680,306

Missouri Costs of Services - Medicaid

Services	Inpatient Hospital	Outpatient Hospital	Inpatient Physician	Outpatient Physician	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Better Health Of Missouri LLC	\$164,716,735	\$141,398,752	\$31,732,663	\$99,450,952	\$99,403,159	\$17,280,540	\$5,340,928	\$17,370,330	\$104,741,748	\$683,506,277	\$192,213,021	\$491,293,25
Home State Health Plan	\$148,404,277	\$86,482,962	\$24,488,520	\$32,498,861	\$64,418,426	\$948,676	\$1,508,775	\$4,895,677	\$20,022,059	\$383,668,234	\$38,327,965	\$345,340,268
Missouri Care orporated	\$70,089,272	\$16,469,255	\$13,409,724	\$22,203,272	\$46,300,919	\$6,065,716	\$5,689,213	\$12,599,997	\$46,375,350	\$239,202,718	\$52,443,425	\$186,759,293
Total	\$383,210,284	\$244,350,969	\$69,630,907	\$154,153,085	\$210,122,504	\$24,294,932	\$12,538,916	\$34,866,004	\$171,139,157	\$1,306,377,229	\$282,984,411	\$1,023,392,817

Per Member Per Month Costs of Services - Medicare

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro- practic	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Blue-Advantage Plus Of KC	\$249.09	\$29.21	\$81.80	\$45.83	\$105.63	\$21.82	\$0.13	\$3.81	\$2.68	\$93.36	\$119.36	\$752.73	\$3.71	\$749.01
Cigna Healthcare Of St Louis	\$248.45	\$61.99	\$0.00	\$47.61	\$105.74	\$27.40	\$0.20	\$2.92	\$1.22	\$35.58	\$48.79	\$579.90	\$51.92	\$576.77
Coventry Health Care Of Kansas	\$263.37	\$126.10	\$160.84	\$46.11	\$145.32	\$33.07	\$0.33	\$0.06	\$8.68	\$6.20	\$4.26	\$795.07	\$12.56	\$782.52
Coventry Health Care Of Missouri	\$232.42	\$133.65	\$150.77	\$37.84	\$154.22	\$27.24	\$0.69	\$0.90	\$8.49	\$16.84	\$4.92	\$768.96	\$17.91	\$751.05
Essence Healthcare	\$160.75	\$34.13	\$66.92	\$32.30	\$171.37	\$19.25	\$0.13	\$3.43	\$2.27	\$64.97	\$79.33	\$634.85	.	\$634.85
HMO Missouri	\$161.62	\$80.49	\$83.59	\$26.06	\$36.75	\$28.38	\$0.32	\$8.64	\$4.44	\$21.38	\$67.43	\$519.10	.	\$519.10
Humana Health Plan	\$49.10	\$26.89	\$67.63	\$4.51	\$10.93	\$8.08	\$0.08	\$0.63	\$0.34	\$0.59	\$4.47	\$173.26	\$0.00	\$173.26
Oxford Health Plans	\$1,387.96	\$585.00	\$0.00	\$927.98	\$360.18	\$60.23	\$0.00	\$0.00	\$0.00	\$75.27	\$2.44	\$3,399.07	\$0.00	\$3,399.07
UnitedHealthcare of the Midwest	\$203.43	\$158.09	\$141.54	\$45.52	\$125.53	\$8.22	.	\$4.05	\$4.75	\$4.51	\$3.57	\$699.20	\$47.50	\$651.70
Total	\$169.64	\$90.79	\$109.33	\$31.12	\$117.21	\$17.19	\$0.26	\$2.28	\$4.32	\$22.21	\$23.90	\$588.37	\$16.08	\$572.57

Per Member Per Month Costs of Services - Medicaid												
Services	Inpatient Hospital	Outpatient Hospital	Inpatient Physician	Outpatient Physician	Emergency Room	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Better Health Of Missouri	\$50.50	\$43.35	\$9.73	\$30.49	\$30.47	\$5.30	\$1.64	\$5.33	\$32.11	\$209.54	\$58.92	\$150.61
Home State Health Plan	\$121.53	\$70.82	\$20.05	\$26.61	\$52.75	\$0.78	\$1.24	\$4.01	\$16.40	\$314.20	\$31.39	\$282.81
Missouri Care Incorporated	\$48.63	\$11.43	\$9.30	\$15.41	\$32.13	\$4.21	\$3.95	\$8.74	\$32.18	\$165.97	\$36.39	\$129.58
Total	\$64.68	\$41.25	\$11.75	\$26.02	\$35.47	\$4.10	\$2.12	\$5.89	\$28.89	\$220.51	\$47.77	\$172.74

***Results for Nationwide Operations
Missouri Licensed HMOs***

This section presents data on national operations for each HMO licensed in Missouri, including an indication of the amount of national operations attributable to Missouri business. Data on basic accounting items is presented. In addition, data on important indicators unique to the insurance industry is also presented.

This section concludes with five-year trend data on numerous indicators. Financial statements may be amended up to 5 years after they are originally filed. Data from prior years presented here may be different from prior HMO Annual Reports.

Balance Sheet Items

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue ludes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries & affiliates, and borrowed money.
- F. Total Capital & Surplus** - ludes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** - ludes: Total Liabilities plus Total Capital and Surplus.

Nationwide Operations - Balance Sheet Items							
Health Maintenance Organization	MO %	Total Cash & Short Term Investments	Premium & Health Care Receivables	Total Assets	Total Liabilities	Total Capital & Surplus	Total Liability, Capital & Surplus
Aetna Better Health Of Missouri LLC	100.0%	\$37,757,944	\$93,482,957	\$280,281,138	\$115,930,223	\$164,350,915	\$280,281,138
Aetna Health	0.5%	\$3,036,706	\$196,436,427	\$1,380,004,306	\$921,798,459	\$458,205,847	\$1,380,004,306
Blue-Advantage Plus Of Kansas City	82.7%	\$1,317,183	\$220,067	\$16,796,488	\$7,528,505	\$9,267,983	\$16,796,488
Cigna Healthcare Of St Louis	99.7%	\$8,882,727	\$929,084	\$14,420,447	\$7,143,237	\$7,277,210	\$14,420,447
Coventry Health Care Of Kansas	28.7%	\$26,828,607	\$7,566,783	\$115,953,772	\$42,135,090	\$73,818,682	\$115,953,772
Coventry Health Care Of Missouri	78.7%	\$32,666,007	\$4,601,295	\$323,043,486	\$168,642,506	\$154,400,980	\$323,043,486
Essence Healthcare	83.6%	\$40,726,390	\$12,966,504	\$192,976,976	\$111,552,388	\$81,424,588	\$192,976,976
Good Health HMO	85.4%	\$7,048,353	\$9,435,985	\$86,736,085	\$29,045,224	\$57,690,861	\$86,736,085
Harmony Health Plan	0.0%	\$201,340,992	\$159,763,113	\$384,276,694	\$232,616,175	\$151,660,518	\$384,276,694
HMO Missouri	100.0%	\$20,156,678	\$8,288,609	\$75,138,994	\$29,982,515	\$45,156,479	\$75,138,994
Home State Health Plan	100.0%	\$30,199,677	\$40,688,280	\$102,331,248	\$58,909,314	\$43,421,934	\$102,331,248
Humana Health Plan	6.2%	\$138,764,133	\$290,429,659	\$1,678,617,912	\$811,886,637	\$866,731,275	\$1,678,617,912
Missouri Care Incorporated	100.0%	\$43,039,925	\$42,148,936	\$87,647,926	\$45,069,605	\$42,578,321	\$87,647,926
Missouri Medicare Select LLC	100.0%	\$611,732	\$86,164	\$1,666,598	\$792,191	\$874,407	\$1,666,598
Oxford Health Plans	0.0%	\$20,278,908	\$81,356,930	\$302,758,921	\$185,576,223	\$117,182,698	\$302,758,921
UnitedHealthcare of the Midwest	29.1%	\$80,030,814	\$172,774,543	\$490,451,875	\$310,816,534	\$179,635,341	\$490,451,875
All HMOs	18.9%	\$808,104,787	\$1,302,427,391	\$6,227,238,938	\$3,442,796,153	\$2,784,443,071	\$6,227,239,225
HMOs with MO% of Business >60%	90.3%	\$222,406,616	\$212,847,881	\$1,181,039,386	\$574,595,708	\$606,443,678	\$1,181,039,386

Income Statement Items

- A. Missouri % of Business** – Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue ludes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not lude fee-for-service revenues.
- C. Total Revenues** - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.
- D. Total Medical & Hospital Expense** - ludes: hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.
- E. Net Underwriting Gains (Losses)** - ludes: Total revenues **LESS** total underwriting deductions.
- F. Net Investment Gains (Losses)** - ludes: Net investment income earned plus net realized capital gains (or losses).
- G. Federal & Foreign Income Taxes** - Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

Nationwide Operations - Income Statement Items								
Health Maintenance Organization	MO %	Net Premium Income	Total Revenues	Total Medical & Hospital Expenses	Net Underwriting Gains	Net Investment Gains	Federal & Foreign Income Taxes	Net Income
Aetna Better Health Of Missouri LLC	100.0%	\$780,730,137	\$780,730,137	\$668,753,903	\$39,646,169	\$5,019,315	\$9,728,645	\$32,716,011
Aetna Health	0.5%	\$3,984,261,545	\$3,951,675,271	\$3,738,837,161	\$85,371,038	\$34,716,316	\$36,581,226	\$83,382,290
Blue-Advantage Plus Of Kansas City	82.7%	\$29,334,506	\$29,334,506	\$29,257,823	\$-10,203,049	\$351,715	\$-3,994,010	\$-5,861,877
Cigna Healthcare Of St Louis	99.7%	\$22,040,328	\$22,173,990	\$21,185,918	\$-2,350,911	\$83,732	\$-823,216	\$-1,443,961
Coventry Health Care Of Kansas	28.7%	\$371,446,450	\$367,873,275	\$105,656,180	\$27,992,582	\$4,869,960	\$7,167,698	\$25,694,844
Coventry Health Care Of Missouri	78.7%	\$598,701,257	\$588,347,149	\$732,427,949	\$47,947,597	\$6,533,670	\$17,383,634	\$37,097,633
Essence Healthcare	83.6%	\$657,209,184	\$657,209,184	\$545,792,641	\$38,384,708	\$1,896,203	\$17,386,258	\$22,894,653
Good Health HMO	85.4%	\$187,399,884	\$189,455,312	\$167,179,716	\$-6,291,002	\$1,196,934	\$-1,240,169	\$-3,834,039
Harmony Health Plan	0.0%	\$1,069,730,404	\$1,069,730,404	\$874,638,646	\$33,369,975	\$1,272,722	\$17,866,408	\$16,596,839
HMO Missouri	100.0%	\$140,904,834	\$149,506,698	\$118,284,551	\$13,421,597	\$1,044,119	\$5,646,994	\$8,815,113
Home State Health Plan	100.0%	\$344,414,577	\$344,414,577	\$334,362,899	\$-20,033,799	\$454,813	\$-6,712,074	\$-12,866,912
Humana Health Plan	6.2%	\$7,285,474,754	\$7,278,938,667	\$6,970,701,797	\$86,271,502	\$22,751,878	\$72,032,105	\$36,960,509
Missouri Care Incorporated	100.0%	\$349,455,171	\$349,455,171	\$296,931,549	\$9,092,147	\$220,232	\$5,782,419	\$3,529,960
Missouri Medicare Select LLC	100.0%	\$4,883,259	\$4,883,259	\$4,400,319	\$-77,859	\$-486	\$0	\$-78,345
Oxford Health Plans	0.0%	\$1,051,944,659	\$1,057,013,334	\$840,901,069	\$76,958,810	\$3,309,625	\$30,662,404	\$48,929,650
UnitedHealthcare of the Midwest	29.1%	\$1,278,897,324	\$1,275,657,487	\$1,525,032,881	\$97,450,677	\$4,718,582	\$44,871,915	\$56,544,955
All HMOs	18.9%	\$20,341,161,939	\$20,299,471,325	\$19,003,079,783	\$395,194,544	\$95,648,342	\$216,554,888	\$270,259,766
HMOs with MO% of Business > 60%	90.3%	\$3,115,073,137	\$3,115,509,983	\$2,918,577,268	\$109,535,598	\$16,800,247	\$43,158,481	\$80,968,236

Nationwide Operations - Revenues by Category									
	A	B	C	D	E	F	G	H	I
Health Maintenance Organization	Total Commercial Premiums	Total Medicare Premiums	Total Medicaid Premiums	Total Premium- Related Revenue (A+B+C)	MO %	Change in Unearned Premium Reserves	Tot. FFS & Rsk Rev	Other Rev.	Total Revenues
Aetna Better Health Of Missouri LLC	\$22,657,213	\$0	\$758,072,924	\$780,730,137	100.0%	\$0	\$0	\$0	\$780,730,137
Aetna Health	\$2,581,460,373	\$1,402,801,172	\$0	\$3,984,261,545	0.5%	\$-32,626,251	\$0	\$0	\$3,951,675,271
Blue-Advantage Plus Of Kansas City	\$0	\$29,334,506	\$0	\$29,334,506	82.7%	\$0	\$0	\$0	\$29,334,506
Cigna Healthcare Of St Louis	\$5,572,812	\$16,467,514	\$0	\$22,040,326	99.7%	\$133,662	\$0	\$0	\$22,173,990
Coventry Health Care Of Kansas	\$71,645,539	\$299,800,913	\$0	\$371,446,451	28.7%	\$-3,570,056	\$0	\$0	\$367,873,275
Coventry Health Care Of Missouri	\$13,114,788	\$585,586,469	\$0	\$598,701,257	78.7%	\$-10,354,108	\$0	\$0	\$588,347,149
Essence Healthcare	\$0	\$657,209,184	\$0	\$657,209,184	83.6%	\$0	\$0	\$0	\$657,209,184
Good Health HMO	\$187,399,884	\$0	\$0	\$187,399,884	85.4%	\$2,055,428	\$0	\$0	\$189,455,312
Harmony Health Plan	\$0	\$669,489,041	\$372,094,614	\$1,069,730,404	0.0%	\$0	\$0	\$0	\$1,069,730,404
HMO Missouri	\$102,227,806	\$38,677,028	\$0	\$140,904,834	100.0%	\$8,601,864	\$0	\$0	\$149,506,698
Home State Health Plan	\$0	\$0	\$344,414,577	\$344,414,577	100.0%	\$0	\$0	\$0	\$344,414,577
Humana Health Plan	\$1,009,869,498	\$5,990,421,089	\$285,184,167	\$7,285,474,754	6.2%	\$-6,536,087	\$0	\$0	\$7,278,938,667
Missouri Care Incorporated	\$5,383,500	\$0	\$344,071,671	\$349,455,171	100.0%	\$0	\$0	\$0	\$349,455,171
Missouri Medicare Select LLC	\$0	\$4,883,259	\$0	\$4,883,259	100.0%	\$0	\$0	\$0	\$4,883,259
Oxford Health Plans	\$93,642,443	\$958,302,215	\$0	\$1,051,944,658	0.0%	\$5,068,675	\$0	\$0	\$1,057,013,334
UnitedHealthcare of the Midwest	\$42,728,198	\$872,325,213	\$363,843,913	\$1,278,897,324	29.1%	\$-3,239,837	\$0	\$0	\$1,275,657,487
All HMOs	\$4,241,426,711	\$12,679,912,329	\$3,391,676,148	\$20,341,161,936	18.9%	\$-41,774,034	\$0	\$0	\$20,299,471,325
With MO% of Business > 60%	\$336,356,003	\$1,332,157,960	\$1,446,559,172	\$3,115,073,135	90.3%	\$436,846	\$0	\$0	\$3,115,509,983

Liquidity Indicators

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations.

- A. Months in Operation (in Missouri)** - This reflects the months in operation se the issuance of the Certificate of Authority to do business in the State of Missouri.
- B. Current Ratio** - This reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable. The standard business ratio of current assets/current liabilities cannot be directly determined under the statutory accounting rules used for regulation of HMOs. For the exact formula used, contact the department's Life & Healthcare Section or the National Association of Insurance Commissioners (NAIC).
- C. Prior Year Current Ratio** - same as current ratio but prior year
- D. Days Cash on Hand** - The number of days the HMO could cover operating expenses with the current amount of available cash.

$$\frac{\text{Total Cash} + \text{Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day}^*}$$

**Total Medical & Hospital Expenses per day - Expenses divided by the number of days in operation during the year.*

- E. Total Unpaid Claims / Total Revenues** - Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO.

Nationwide Operations - Liquidity Indicators					
Health Maintenance Organization	Months in Operation in MO	Current Ratio	Prior Year Current Ratio	Days Cash on Hand	Total Unpaid Claims / Total Revenues
Aetna Better Health Of Missouri LLC	258	114.4%	82.9%	20.6	10.7%
Aetna Health	86	30.5%	34.4%	0.3	11.2%
Blue-Advantage Plus Of Kansas City	138	21.8%	5.0%	16.4	16.8%
Cigna Healthcare Of St Louis	371	100.1%	132.7%	153.0	14.8%
Coventry Health Care Of Kansas	249	90.8%	41.0%	92.7	1.8%
Coventry Health Care Of Missouri	375	38.4%	34.3%	16.3	10.4%
Essence Healthcare	163	51.3%	78.0%	27.2	7.9%
Good Health HMO	339	117.8%	127.7%	15.4	7.2%
Harmony Health Plan	129	157.1%	208.2%	84.0	13.7%
HMO Missouri	348	97.5%	47.6%	62.2	7.9%
Home State Health Plan	57	122.3%	112.6%	33.0	11.2%
Humana Health Plan	357	63.4%	42.2%	7.3	8.1%
Missouri Care Incorporated	118	185.9%	171.8%	52.9	11.3%
Missouri Medicare Select LLC	20	103.4%	.	50.7	10.4%
Oxford Health Plans	31	68.2%	67.8%	8.8	12.5%
UnitedHealthcare of the Midwest	377	102.7%	97.1%	19.2	9.7%
All HMOs	4,195	71.0%	66.7%	15.5	9.9%
HMOs with MO% of Business > 60%	2,187	84.4%	79.8%	27.8	9.9%

Efficiency Indicators

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement.

A. Net Income (Loss) - Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal Income taxes and extraordinary items.

- a. Total Revenue is expressed before reinsurance premiums ceded for purposes of comparability with 2008.
- b. Extraordinary Items - Nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

B. % Change in Net Income (Loss) (Prior Year to Current Year) -

$$\frac{(\text{current year's Net Income (Loss)} - \text{previous year's Net Income (Loss)})}{|\text{previous year's Net Income (Loss)}|}$$

C. Administration Expenses - ludes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

D. % Change in Administration Expenses (Prior Year to Current Year) -

$$\frac{(\text{current year's Administration Expenses} - \text{previous year's Administration Expenses})}{\text{previous year's Administration Expenses}}$$

E. Total Liabilities, Capital and Surplus - includes Total Liabilities plus Total Capital & Surplus.

F. % Change in Total Liabilities, Capital and Surplus (Prior Year to Current Year) -

$$\frac{(\text{current year's Total Liabilities, Capital \& Surplus} - \text{previous year's Total Liabilities, Capital \& Surplus})}{\text{previous year's Total Liabilities, Capital \& Surplus}}$$

G. Days in Receivables - Total Premiums Receivable / Total Premium Related Revenue per day*. Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

H. Days in Unpaid Claims - Claims Payable / Total Medical & Hospital Expenses per day*. The amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does not indicate outstanding costs of any particular age. This item is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame.

Nationwide Operations - Efficiency Indicators								
Health Maintenance Organization	Net Income	% Change in Net Income 2015-2016	Admin. Expenses	% Change in Admin. Expense 2015-2016	Total Liabilities, Capital & Surplus	% Change in Total Liabilities, Capital & Surplus 2015-2016	Days in Receivables	Days in Unpaid Claims
Aetna Better Health Of Missouri LLC	\$32,716,011	62.5%	\$57,266,415	41.1%	\$280,281,138	10.8%	43.7	45.5
Aetna Health	\$83,382,290	-26.7%	\$558,538,134	65.7%	\$1,380,004,306	64.3%	18.0	43.0
Blue-Advantage Plus Of Kansas City	\$-5,861,877	-32.3%	\$11,139,642	22.6%	\$16,796,488	-20.8%	2.7	61.6
Cigna Healthcare Of St Louis	\$-1,443,961	3050%	\$3,356,013	214.1%	\$14,420,447	8.8%	15.4	56.6
Coventry Health Care Of Kansas	\$25,694,844	- 8.8%	\$41,609,991	-32.3%	\$115,953,772	-45.1%	7.4	22.7
Coventry Health Care Of Missouri	\$37,097,633	14.5%	\$57,673,225	7.0%	\$323,043,486	36.7%	2.8	30.5
Essence Healthcare	\$22,894,653	101.3%	\$61,210,670	19.2%	\$192,976,976	45.5%	7.2	34.8
Good Health HMO	\$-3,834,039	-920.2%	\$19,900,095	56.9%	\$86,736,085	17.4%	18.4	29.7
Harmony Health Plan	\$16,596,839	-45.4%	\$149,794,073	49.1%	\$384,276,694	15.0%	54.5	61.1
HMO Missouri	\$8,815,113	-11.0%	\$13,058,200	18.0%	\$75,138,994	9.1%	21.5	36.6
Home State Health Plan	\$-12,866,912	-17.5%	\$38,229,827	51.2%	\$102,331,248	18.5%	43.1	42.2
Humana Health Plan	\$36,960,509	-135.9%	\$696,522,991	32.9%	\$1,678,617,912	21.1%	14.6	30.8
Missouri Care Incorporated	\$3,529,960	-586.9%	\$39,373,926	51.5%	\$87,647,926	18.2%	44.0	48.5
Missouri Medicare Select LLC	\$-78,345	.	\$555,719	.	\$1,666,598	.	6.4	42.0
Oxford Health Plans	\$48,929,650	234.1%	\$101,432,101	- 3.0%	\$302,758,921	4.6%	28.2	57.4
UnitedHealthcare of the Midwest	\$56,544,955	304.9%	\$109,426,488	27.4%	\$490,451,875	20.0%	49.3	29.6
All HMOs	\$270,259,766	115.8%	\$2,173,893,543	50.7%	\$6,227,239,225	36.5%	23.4	38.7
HMOs with MO% of Business > 60%	\$80,968,236	64.4%	\$301,763,732	30.6%	\$1,181,039,386	23.1%	24.9	38.6

Performance Indicators

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the loss ratio. As presented below, the plan-wide loss ratio is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide loss ratio ludes an HMO's experience in all states in which the HMO was active.

A. Missouri Loss Ratio -

$$\frac{\text{Amount Incurred for Provision of Missouri Health Care Services}}{\text{Total Missouri Premiums Earned*}}$$

*Data on premiums ceded for reinsurance is not available at the state level, for all companies. Where available, it is included.

B. Plan Wide Loss Ratio –

$$\frac{\text{Total Medical \& Hospital Expenses + Increase in Reserves for Accident \& Health Contracts}}{\text{Total Revenues*}}$$

*net of premiums ceded for reinsurance

NOTE: Companies with 100% of their business in Missouri will show a difference between the Missouri Loss Ratio and the Plan Wide loss ratio. Plan Wide loss ratio is a standard ratio established by the NAIC for comparing companies operating anywhere in the United States and Territories. Several revenue and expense related items used to calculate the Plan Wide loss ratio are not reported at a state level, and are absent from the Missouri loss ratio. Therefore, companies that do business nowhere outside Missouri will have one loss ratio when evaluated at the state level and another when evaluated using the NAIC standard ratio. However, se experience in one state can vary widely from national experience, presenting a state loss ratio is an important indicator.

C. Total Plan Wide Member Months - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

D. Premium Related + FFS Revenues PMPM -

$$\frac{\text{Net Premium Income* + Total FFS \& Risk Revenue}}{\text{Plan Wide Cumulative Member Months}}$$

*net of reinsurance premiums ceded

E. Medical \& Hospital Expense PMPM -

$$\frac{\text{Total Medical \& Hospital Expenses}}{\text{Plan wide Cumulative Member Months}}$$

Nationwide Operations - Performance Indicators					
Health Maintenance Organization	Missouri Medical Loss Ratio 2016	Plan Wide Medical Loss Ratio 2016	Total Plan Wide Member Months	Premium Related + FFS Revenues, PMPM	Medical & Hospital Expense, PMPM
Aetna Better Health Of Missouri LLC	85.4%	85.4%	3,262,010	\$239	\$205
Aetna Health	84.6%	83.2%	10,019,242	\$398	\$373
Blue-Advantage Plus Of Kansas City	99.2%	99.7%	39,920	\$735	\$733
Cigna Healthcare Of St Louis	97.0%	111.8%	33,931	\$650	\$624
Coventry Health Care Of Kansas	81.2%	72.2%	265,590	\$1,399	\$398
Coventry Health Care Of Missouri	79.8%	80.8%	1,018,899	\$588	\$719
Essence Healthcare	80.7%	82.4%	721,889	\$910	\$756
Good Health HMO	90.3%	89.0%	653,410	\$287	\$256
Harmony Health Plan	143.0%	81.8%	3,128,903	\$342	\$280
HMO Missouri	79.1%	79.1%	300,347	\$469	\$394
Home State Health Plan	93.3%	93.3%	1,221,100	\$282	\$274
Humana Health Plan	85.7%	86.4%	11,376,388	\$640	\$613
Missouri Care Incorporated	84.9%	84.9%	1,407,729	\$248	\$211
Missouri Medicare Select LLC	89.2%	89.2%	2,305	\$2,119	\$1,909
Oxford Health Plans	88.6%	78.5%	1,277,979	\$823	\$658
UnitedHealthcare of the Midwest	86.6%	80.6%	2,860,604	\$447	\$533
All HMOs	84.7%	84.9%	42,287,244	\$481	\$449
HMOs with MO% of Business > 60%	84.3%	84.6%	8,661,540	\$360	\$337

5 Year Financial History

Many items in the financial statements are more meaningful to analyze as trends over time than as points in time. Data represent plan-wide activity and are not specific to the state of Missouri. Please note that some historical information has been updated because of revisions received after publication of last year's report.

Net Income (Loss) – (Income Statement item) – Income adjusted for federal and foreign income taxes paid.

Total Assets – (Balance Sheet item) – All obligations, determined in accordance with state statutes, for which an HMO is financial responsible.

Total Liabilities, Capital and Surplus – (Balance Sheet item) – ludes common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.

Net Premium Income – (Income Statement item) – Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not lude fee-for-service revenues.

Total Revenue – (Income Statement item) – Premium and other revenue streams

Medical & Hospital Expenses – (Income Statement item) – Expenses net of reinsurance, co-payment, coordination of benefits and subrogation.

Administration Expenses – ludes, but is not limited to, rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance and taxes.

Current Ratio – (Liquidity Indicator) – Reflects the plan's ability to meet short-term obligations with short-term assets.

Loss ratio – (Performance Indicator) – Costs incurred during the year for medical services as a percent of premiums. **Note that the loss ratio reported herein does not equal the *medical loss ratio* as defined in the federal Affordable Care Act (ACA). The ACA permits various adjustments to the loss ratio based on taxes, some additional expenses, and credibility factors based on the size of the plan and deductible amounts.**

Administrative Expenses to Total Revenue – (Efficiency Indicator) – Indicates the portion of all revenues that are required to support core operations.

Estimated Liability for Unpaid Claims – (At the beginning of each year, an HMO will have claims that were incurred in prior years, but which still have not been paid. The HMO attempts to estimate the amount of such claims, and incorporates this estimate into reserves set aside to pay claims.

Total Claims Incurred for Prior Years – The amount the HMO paid this year for claims leftover from previous years.

Analysis of Liability Reserves =

$$\frac{\text{Estimated Liability for Unpaid Claims} - \text{Total Claims Incurred for Prior Years}}{\text{Total Claims Incurred in Prior Years}}$$

Ideally, the amount stated for "Estimated Liability for Unpaid Claims" should be within 5-10 percent of the amount stated for "Total Claims Incurred for Prior Years." A negative number indicates that "Total Claims Incurred for Prior Years" Exceeded the amount set aside to pay such claims, as stated in "Estimated Liability for Unpaid Claims."

Financial History - Plan Wide Net Income						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$19,737,700	\$32,867,302	\$24,256,259	\$20,137,005	\$32,716,011	65.8%
Aetna Health	\$159,328,662	\$101,022,703	\$117,023,153	\$113,752,294	\$83,382,290	-47.7%
Blue-Advantage Plus Of Kansas City	\$1,986,516	\$246,227	\$-1,020,554	\$-8,659,425	\$-5,861,877	-395.1%
Cigna Healthcare Of St Louis	\$-184,793	\$160,230	\$-1,163,254	\$-45,846	\$-1,443,961	681.4%
Coventry Health Care Of Kansas	\$-29,732,065	\$33,904,909	\$24,476,702	\$28,186,329	\$25,694,844	-186.4%
Coventry Health Care Of Missouri	\$34,592,936	\$18,063,521	\$9,316,359	\$32,389,623	\$37,097,633	7.2%
Essence Healthcare	\$20,832,944	\$20,322,243	\$10,688,543	\$11,372,052	\$22,894,653	9.9%
Good Health HMO	\$-5,136,925	\$-6,546,801	\$-6,810,705	\$467,439	\$-3,834,039	-25.4%
Harmony Health Plan	\$14,045,129	\$6,577,477	\$9,251,182	\$30,396,347	\$16,596,839	18.2%
HMO Missouri	\$13,629,862	\$9,135,362	\$10,378,682	\$9,899,969	\$8,815,113	-35.3%
Home State Health Plan	\$-15,568,278	\$-2,786,895	\$-19,792,059	\$-15,593,918	\$-12,866,912	-17.4%
Humana Health Plan	\$-28,891,765	\$-38,526,925	\$-49,084,294	\$-102,885,890	\$36,960,509	-227.9%
Missouri Care Incorporated	\$-2,725,507	\$11,357,098	\$4,015,095	\$-725,048	\$3,529,960	-229.5%
Oxford Health Plans			\$22,534,321	\$14,644,124	\$48,929,650	.
UnitedHealthcare of the Midwest	\$38,913,955	\$38,021,928	\$47,110,253	\$13,966,672	\$56,544,955	45.3%
All HMOs	\$227,836,934	\$231,007,706	\$234,365,739	\$125,210,984	\$270,259,766	18.6%

Financial History - Plan Wide Total Assets						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$152,100,117	\$163,961,623	\$191,529,724	\$252,872,913	\$280,281,138	84.3%
Aetna Health	\$776,423,722	\$813,632,884	\$858,725,518	\$840,147,266	\$1,380,004,306	77.7%
Blue-Advantage Plus Of Kansas City	\$25,800,878	\$25,059,463	\$26,198,509	\$21,200,051	\$16,796,488	-34.9%
Cigna Healthcare Of St Louis	\$6,282,596	\$5,074,332	\$6,420,477	\$13,253,771	\$14,420,447	129.5%
Coventry Health Care Of Kansas	\$248,095,965	\$204,423,051	\$230,164,297	\$211,349,305	\$115,953,772	-53.3%
Coventry Health Care Of Missouri	\$207,677,841	\$201,403,606	\$229,426,336	\$236,330,301	\$323,043,486	55.6%
Essence Healthcare	\$135,177,161	\$111,289,824	\$106,558,405	\$132,640,052	\$192,976,976	42.8%
Good Health HMO	\$118,819,495	\$89,116,799	\$67,522,726	\$73,872,528	\$86,736,085	-27.0%
Harmony Health Plan	\$98,931,138	\$97,272,164	\$124,716,875	\$334,066,961	\$384,276,694	288.4%
HMO Missouri	\$115,884,748	\$71,213,760	\$61,231,914	\$68,874,333	\$75,138,994	-35.2%
Home State Health Plan	\$52,770,264	\$47,424,494	\$60,216,626	\$86,389,347	\$102,331,248	93.9%
Humana Health Plan	\$645,208,799	\$811,647,433	\$1,275,064,733	\$1,385,609,992	\$1,678,617,912	160.2%
Missouri Care Incorporated	\$57,060,849	\$86,133,921	\$79,891,330	\$74,122,232	\$87,647,926	53.6%
Missouri Medicare Select LLC	.	.	.	.	\$1,666,598	.
Oxford Health Plans	.	.	\$284,644,751	\$289,539,700	\$302,758,921	.
UnitedHealthcare of the Midwest	\$198,299,107	\$306,943,597	\$344,251,707	\$408,652,935	\$490,451,875	147.3%
All HMOs	\$3,037,065,983	\$3,179,370,190	\$4,275,971,332	\$4,562,162,403	\$6,227,238,938	105.0%

Financial History - Plan Wide Total Liabilities						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$56,880,951	\$59,977,030	\$81,918,989	\$117,493,113	\$115,930,223	103.8%
Aetna Health	\$416,206,936	\$484,283,979	\$411,970,299	\$418,743,455	\$921,798,459	121.5%
Blue-Advantage Plus Of Kansas City	\$1,269,437	\$30,403	\$2,195,228	\$5,915,995	\$7,528,505	493.1%
Cigna Healthcare Of St Louis	\$2,448,681	\$2,756,792	\$4,333,484	\$4,347,629	\$7,143,237	191.7%
Coventry Health Care Of Kansas	\$134,363,039	\$88,915,611	\$120,802,362	\$118,227,266	\$42,135,090	-68.6%
Coventry Health Care Of Missouri	\$110,127,491	\$121,754,015	\$141,270,276	\$119,434,766	\$168,642,506	53.1%
Essence Healthcare	\$84,122,501	\$67,020,321	\$55,226,373	\$67,291,980	\$111,552,388	32.6%
Good Health HMO	\$44,359,456	\$25,708,358	\$15,735,371	\$17,868,774	\$29,045,224	-34.5%
Harmony Health Plan	\$49,422,641	\$54,038,404	\$69,979,908	\$153,134,377	\$232,616,175	370.7%
HMO Missouri	\$50,427,117	\$31,923,393	\$31,501,487	\$30,622,359	\$29,982,515	-40.5%
Home State Health Plan	\$32,439,569	\$30,236,456	\$37,648,290	\$52,098,111	\$58,909,314	81.6%
Humana Health Plan	\$337,267,023	\$432,403,260	\$689,419,018	\$784,302,879	\$811,886,637	140.7%
Missouri Care Incorporated	\$39,478,720	\$43,433,045	\$32,820,821	\$39,587,172	\$45,069,605	14.2%
Missouri Medicare Select LLC	.	.	.	.	\$792,191	.
Oxford Health Plans	.	.	\$158,083,154	\$168,555,340	\$185,576,223	.
UnitedHealthcare of the Midwest	\$109,520,099	\$213,211,035	\$189,218,808	\$264,541,283	\$310,816,534	183.8%
All HMOs	\$1,545,923,696	\$1,691,705,089	\$2,137,062,641	\$2,410,472,767	\$3,442,796,153	122.7%

Financial History - Plan Wide Total Liabilities, Capital & Surplus						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$152,100,117	\$163,961,619	\$191,529,724	\$252,872,913	\$280,281,138	84.3%
Aetna Health	\$776,423,722	\$813,632,884	\$858,725,518	\$840,147,266	\$1,380,004,306	77.7%
Blue-Advantage Plus Of Kansas City	\$25,800,879	\$25,059,463	\$26,198,509	\$21,200,051	\$16,796,488	-34.9%
Cigna Healthcare Of St Louis	\$6,282,596	\$5,074,332	\$6,420,477	\$13,253,771	\$14,420,447	129.5%
Coventry Health Care Of Kansas	\$248,095,965	\$204,423,051	\$230,164,297	\$211,349,305	\$115,953,772	-53.3%
Coventry Health Care Of Missouri	\$207,677,841	\$201,403,606	\$229,426,335	\$236,330,301	\$323,043,486	55.6%
Essence Healthcare	\$135,177,161	\$111,289,824	\$106,558,405	\$132,640,052	\$192,976,976	42.8%
Good Health HMO	\$118,819,495	\$89,116,799	\$67,522,727	\$73,872,528	\$86,736,085	-27.0%
Harmony Health Plan	\$98,931,138	\$97,272,164	\$124,716,875	\$334,066,961	\$384,276,694	288.4%
HMO Missouri	\$115,884,748	\$71,213,760	\$61,231,914	\$68,874,333	\$75,138,994	-35.2%
Home State Health Plan	\$52,770,265	\$47,424,494	\$60,216,626	\$86,389,347	\$102,331,248	93.9%
Humana Health Plan	\$645,208,799	\$811,647,433	\$1,275,064,733	\$1,385,609,992	\$1,678,617,912	160.2%
Missouri Care Incorporated	\$57,060,849	\$86,133,921	\$79,891,330	\$74,122,232	\$87,647,926	53.6%
Missouri Medicare Select LLC	.	.	.	.	\$1,666,598	.
Oxford Health Plans	.	.	\$284,644,751	\$289,539,700	\$302,758,921	.
UnitedHealthcare of the Midwest	\$198,299,107	\$306,943,597	\$344,251,707	\$408,652,935	\$490,451,875	147.3%
All HMOs	\$3,037,065,985	\$3,179,370,187	\$4,275,971,332	\$4,562,162,403	\$6,227,239,225	105.0%

Financial History - Plan Wide Net Premium

Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$658,500,493	\$669,355,511	\$645,405,348	\$706,954,709	\$780,730,137	18.6%
Aetna Health	\$3,672,274,902	\$3,040,475,972	\$2,854,134,538	\$2,516,700,716	\$3,984,261,545	8.5%
Blue-Advantage Plus Of Kansas City	\$45,354,968	\$-2,010	\$0	\$0	\$29,334,506	-35.3%
Cigna Healthcare Of St Louis	\$5,138,646	\$5,797,626	\$5,431,046	\$5,979,595	\$22,040,328	328.9%
Coventry Health Care Of Kansas	\$1,040,175,341	\$699,637,188	\$627,742,833	\$576,389,733	\$371,446,450	-64.3%
Coventry Health Care Of Missouri	\$458,922,173	\$456,773,045	\$512,641,081	\$563,777,777	\$598,701,257	30.5%
Essence Healthcare	\$432,679,792	\$411,832,875	\$435,764,382	\$552,485,165	\$657,209,184	51.9%
Good Health HMO	\$390,494,595	\$253,308,598	\$153,320,312	\$138,979,875	\$187,399,884	-52.0%
Harmony Health Plan	\$322,905,353	\$368,070,937	\$401,058,742	\$968,245,747	\$1,069,730,404	231.3%
HMO Missouri	\$189,554,541	\$153,562,329	\$140,504,633	\$131,835,788	\$140,904,834	-25.7%
Home State Health Plan	\$77,844,848	\$185,216,204	\$179,237,754	\$266,589,892	\$344,414,577	342.4%
Humana Health Plan	\$3,000,472,810	\$3,683,105,426	\$4,952,063,856	\$5,775,581,866	\$7,285,474,754	142.8%
Missouri Care Incorporated	\$228,394,984	\$305,229,913	\$275,225,092	\$308,896,342	\$349,455,171	53.0%
Missouri Medicare Select LLC	.	.	.	.	\$4,883,259	.
Oxford Health Plans	.	.	\$1,016,624,591	\$975,741,399	\$1,051,944,659	.
UnitedHealthcare of the Midwest	\$538,841,967	\$825,866,445	\$889,620,522	\$1,031,783,165	\$1,278,897,324	137.3%
All HMOs	\$11,581,137,093	\$11,290,511,011	\$13,637,720,732	\$14,592,545,126	\$20,341,161,939	75.6%

Financial History - Plan Wide Total Revenues						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$658,500,493	\$669,355,511	\$645,405,348	\$706,954,709	\$780,730,137	18.6%
Aetna Health	\$3,703,033,844	\$3,019,918,946	\$2,866,356,973	\$2,533,627,589	\$3,951,675,271	6.7%
Blue-Advantage Plus Of Kansas City	\$45,354,968	\$-2,010	\$0	\$0	\$29,334,506	-35.3%
Cigna Healthcare Of St Louis	\$5,138,646	\$5,536,067	\$5,229,920	\$6,308,618	\$22,173,990	331.5%
Coventry Health Care Of Kansas	\$1,040,211,856	\$699,679,587	\$614,952,081	\$573,718,954	\$367,873,275	-64.6%
Coventry Health Care Of Missouri	\$458,919,054	\$456,773,045	\$512,641,081	\$563,492,893	\$588,347,149	28.2%
Essence Healthcare	\$432,679,792	\$411,832,981	\$435,764,382	\$552,485,165	\$657,209,184	51.9%
Good Health HMO	\$389,409,983	\$251,958,925	\$155,471,799	\$138,035,627	\$189,455,312	-51.3%
Harmony Health Plan	\$323,105,328	\$368,079,812	\$401,062,528	\$968,245,747	\$1,069,730,404	231.1%
HMO Missouri	\$184,263,140	\$169,061,021	\$135,633,257	\$134,834,319	\$149,506,698	-18.9%
Home State Health Plan	\$77,844,848	\$185,216,204	\$179,237,754	\$266,589,892	\$344,414,577	342.4%
Humana Health Plan	\$2,992,311,788	\$3,694,249,367	\$4,947,145,952	\$5,790,931,713	\$7,278,938,667	143.3%
Missouri Care Incorporated	\$228,394,984	\$305,229,913	\$275,225,092	\$308,896,342	\$349,455,171	53.0%
Missouri Medicare Select LLC	.	.	.	.	\$4,883,259	.
Oxford Health Plans	.	.	\$1,018,838,915	\$970,087,908	\$1,057,013,334	.
UnitedHealthcare of the Midwest	\$536,602,533	\$827,698,232	\$911,595,733	\$1,025,230,346	\$1,275,657,487	137.7%
All HMOs	\$11,595,586,283	\$11,297,095,975	\$13,653,841,304	\$14,612,312,518	\$20,299,471,325	75.1%

Financial History - Plan Wide Medical & Hospital Expenses						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$573,869,992	\$569,915,210	\$548,325,630	\$613,669,358	\$668,753,903	16.5%
Aetna Health	\$3,103,502,966	\$2,999,178,593	\$2,677,650,323	\$2,294,483,321	\$3,738,837,161	20.5%
Blue-Advantage Plus Of Kansas City	\$38,756,802	\$-55,780	\$-94,883	\$-13,222	\$29,257,823	-24.5%
Cigna Healthcare Of St Louis	\$4,023,111	\$4,849,944	\$4,777,859	\$4,840,886	\$21,185,918	426.6%
Coventry Health Care Of Kansas	\$795,067,965	\$438,126,069	\$363,515,421	\$315,267,985	\$105,656,180	-86.7%
Coventry Health Care Of Missouri	\$503,069,782	\$522,783,828	\$669,358,815	\$672,628,697	\$732,427,949	45.6%
Essence Healthcare	\$359,505,282	\$341,535,242	\$367,365,479	\$463,012,937	\$545,792,641	51.8%
Good Health HMO	\$354,121,762	\$230,786,560	\$138,842,918	\$119,692,251	\$167,179,716	-52.8%
Harmony Health Plan	\$269,860,656	\$314,615,183	\$337,841,371	\$800,050,863	\$874,638,646	224.1%
HMO Missouri	\$148,657,796	\$140,977,354	\$102,641,497	\$104,681,197	\$118,284,551	-20.4%
Home State Health Plan	\$82,354,910	\$177,810,592	\$177,794,126	\$257,875,843	\$334,362,899	306.0%
Humana Health Plan	\$2,559,764,308	\$3,260,179,022	\$4,673,754,152	\$5,719,784,396	\$6,970,701,797	172.3%
Missouri Care Incorporated	\$205,826,194	\$273,307,548	\$237,861,437	\$275,189,496	\$296,931,549	44.3%
Missouri Medicare Select LLC	.	.	.	.	\$4,400,319	.
Oxford Health Plans	.	.	\$845,747,563	\$808,963,273	\$840,901,069	.
UnitedHealthcare of the Midwest	\$462,292,397	\$1,109,710,478	\$1,191,219,222	\$1,304,970,443	\$1,525,032,881	229.9%
All HMOs	\$9,899,867,407	\$10,595,862,711	\$12,797,611,640	\$13,821,946,639	\$19,003,079,783	92.0%

Financial History - Plan Wide Administrative Expenses

Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change, 2012-2016
Aetna Better Health Of Missouri LLC	\$50,900,459	\$46,133,875	\$54,460,158	\$40,582,169	\$57,266,415	12.5%
Aetna Health	\$339,821,033	\$319,736,471	\$338,053,845	\$337,171,468	\$558,538,134	64.4%
Blue-Advantage Plus Of Kansas City	\$2,686,209	\$203,148	\$2,156,468	\$9,087,385	\$11,139,642	314.7%
Cigna Healthcare Of St Louis	\$1,276,065	\$513,008	\$2,209,376	\$1,068,430	\$3,356,013	163.0%
Coventry Health Care Of Kansas	\$72,483,677	\$44,214,639	\$58,274,087	\$61,421,720	\$41,609,991	-42.6%
Coventry Health Care Of Missouri	\$25,461,575	\$27,589,890	\$37,522,240	\$53,877,720	\$57,673,225	126.5%
Essence Healthcare	\$38,648,672	\$36,049,355	\$43,356,009	\$51,348,127	\$61,210,670	58.4%
Good Health HMO	\$32,566,776	\$24,109,008	\$19,679,736	\$12,681,764	\$19,900,095	-38.9%
Harmony Health Plan	\$48,710,234	\$48,452,536	\$45,017,197	\$100,473,113	\$149,794,073	207.5%
HMO Missouri	\$12,693,533	\$9,201,689	\$11,638,685	\$11,064,048	\$13,058,200	2.9%
Home State Health Plan	\$7,412,897	\$15,593,397	\$17,745,695	\$25,288,750	\$38,229,827	415.7%
Humana Health Plan	\$302,032,654	\$421,461,917	\$505,296,529	\$523,929,156	\$696,522,991	130.6%
Missouri Care Incorporated	\$8,329,247	\$6,668,256	\$21,765,718	\$25,995,528	\$39,373,926	372.7%
Missouri Medicare Select LLC	.	.	.	.	\$555,719	.
Oxford Health Plans	.	.	\$120,804,159	\$104,606,508	\$101,432,101	.
UnitedHealthcare of the Midwest	\$38,781,727	\$50,704,128	\$70,566,861	\$85,885,732	\$109,426,488	182.2%
All HMOs	\$1,046,416,880	\$1,058,786,753	\$1,370,628,359	\$1,442,066,069	\$2,173,893,543	107.7%

Financial History - Plan Wide Current Ratio					
Health Maintenance Organization	2012	2013	2014	2015	2016
Aetna Better Health Of Missouri LLC	305.6%	308.7%	108.7%	82.9%	114.4%
Aetna Health	175.3%	155.8%	32.1%	34.4%	30.5%
Blue-Advantage Plus Of Kansas City	2127%	49988%	13.6%	5.0%	21.8%
Cigna Healthcare Of St Louis	232.9%	178.5%	44.3%	132.7%	100.1%
Coventry Health Care Of Kansas	227.0%	262.4%	53.1%	41.0%	90.8%
Coventry Health Care Of Missouri	220.0%	184.8%	34.2%	34.3%	38.4%
Essence Healthcare	231.0%	198.0%	45.6%	78.0%	51.3%
Good Health HMO	270.0%	335.0%	157.3%	127.7%	117.8%
Harmony Health Plan	252.3%	239.6%	169.8%	208.2%	157.1%
HMO Missouri	250.1%	227.3%	20.8%	47.6%	97.5%
Home State Health Plan	123.9%	148.0%	63.1%	112.6%	122.3%
Humana Health Plan	188.3%	191.0%	48.0%	42.2%	63.4%
Missouri Care Incorporated	151.4%	291.0%	224.6%	171.8%	185.9%
Missouri Medicare Select LLC	.	.	.	.	103.4%
Oxford Health Plans	.	.	72.6%	67.8%	68.2%
UnitedHealthcare of the Midwest	173.2%	136.9%	108.1%	97.1%	102.7%
All HMOs	207.5%	193.5%	68.8%	66.7%	71.0%

Financial History - Plan Wide Loss Ratio					
Health Maintenance Organization	2012	2013	2014	2015	2016
Aetna Better Health Of Missouri LLC	87.1%	85.1%	85.0%	86.8%	85.7%
Aetna Health	83.8%	99.2%	93.3%	90.6%	94.6%
Blue-Advantage Plus Of Kansas City	85.5%	2775%	.	.	82.7%
Cigna Healthcare Of St Louis	77.0%	87.5%	91.4%	85.9%	92.9%
Coventry Health Care Of Kansas	76.4%	62.6%	59.1%	55.0%	28.7%
Coventry Health Care Of Missouri	109.6%	114.5%	130.6%	119.4%	124.5%
Essence Healthcare	83.1%	82.9%	84.3%	83.8%	83.0%
Good Health HMO	90.9%	91.6%	89.3%	86.7%	88.2%
Harmony Health Plan	83.5%	85.5%	84.2%	82.6%	81.8%
HMO Missouri	80.7%	83.4%	75.7%	77.6%	79.1%
Home State Health Plan	114.3%	94.1%	103.7%	97.2%	95.9%
Humana Health Plan	85.9%	88.2%	94.6%	99.1%	95.2%
Missouri Care Incorporated	90.1%	89.5%	86.4%	89.1%	85.0%
Missouri Medicare Select LLC	.	.	.	.	90.1%
Oxford Health Plans	.	.	83.0%	84.1%	78.9%
UnitedHealthcare of the Midwest	86.2%	134.1%	130.7%	127.3%	119.5%
All HMOs	85.5%	93.7%	93.8%	95.1%	93.2%

Financial History - Plan Wide Administrative Expenses to Total Revenue					
Health Maintenance Organization	2012	2013	2014	2015	2016
Aetna Better Health Of Missouri LLC	7.7%	6.9%	8.4%	5.7%	7.3%
Aetna Health	9.2%	10.6%	11.8%	13.3%	14.1%
Blue-Advantage Plus Of Kansas City	5.9%	-10,107%	.	.	38.0%
Cigna Healthcare Of St Louis	24.8%	9.3%	42.2%	16.9%	15.1%
Coventry Health Care Of Kansas	7.0%	6.3%	9.5%	10.7%	11.3%
Coventry Health Care Of Missouri	5.5%	6.0%	7.3%	9.6%	9.8%
Essence Healthcare	8.9%	8.8%	9.9%	9.3%	9.3%
Good Health HMO	8.4%	9.6%	12.7%	9.2%	10.5%
Harmony Health Plan	15.1%	13.2%	11.2%	10.4%	14.0%
HMO Missouri	6.9%	5.4%	8.6%	8.2%	8.7%
Home State Health Plan	9.5%	8.4%	9.9%	9.5%	11.1%
Humana Health Plan	10.1%	11.4%	10.2%	9.0%	9.6%
Missouri Care Incorporated	3.6%	2.2%	7.9%	8.4%	11.3%
Missouri Medicare Select LLC	.	.	.	.	11.4%
Oxford Health Plans	.	.	11.9%	10.8%	9.6%
UnitedHealthcare of the Midwest	7.2%	6.1%	7.7%	8.4%	8.6%
All HMOs	9.0%	9.4%	10.0%	9.9%	10.7%

Financial History - Plan Wide Incurred Claims for Prior Year						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change 2012-2016
Aetna Better Health Of Missouri LLC	\$33,840,955	\$25,803,491	\$37,637,730	\$32,103,308	\$61,343,540	81.3%
Aetna Health	\$365,569,542	\$345,912,032	\$308,645,864	\$362,503,082	\$409,215,148	11.9%
Blue-Advantage Plus Of Kansas City	\$6,456,887	\$-3,175	\$-675	\$-13,222	\$0	-100.0%
Cigna Healthcare Of St Louis	\$207,000	\$351,000	\$353,000	\$780,993	\$313,214	51.3%
Coventry Health Care Of Kansas	\$43,320,802	\$69,631,244	\$31,691,817	\$32,368,642	\$22,398,235	-48.3%
Coventry Health Care Of Missouri	\$44,535,062	\$42,973,436	\$44,976,589	\$50,990,397	\$60,045,206	34.8%
Essence Healthcare	\$67,268,372	\$73,725,065	\$58,125,416	\$52,718,623	\$58,783,060	-12.6%
Good Health HMO	\$25,205,819	\$25,191,926	\$12,815,200	\$8,021,509	\$10,291,679	-59.2%
Harmony Health Plan	\$37,640,919	\$31,181,662	\$106,954,658	\$95,313,939	\$119,547,205	217.6%
HMO Missouri	\$14,376,649	\$13,573,817	\$11,372,720	\$8,720,334	\$11,491,691	-20.1%
Home State Health Plan	\$0	\$13,105,026	\$21,730,475	\$21,038,295	\$37,000,644	.
Humana Health Plan	\$164,342,580	\$230,359,333	\$280,827,191	\$407,680,313	\$396,875,587	141.5%
Missouri Care Incorporated	\$12,100,899	\$32,065,225	\$31,225,481	\$26,705,374	\$28,711,318	137.3%
Oxford Health Plans	\$90,891,738	\$108,988,778	\$121,093,737	\$70,735,174	\$75,764,156	-16.6%
UnitedHealthcare of the Midwest	\$67,172,538	\$69,792,317	\$84,523,197	\$101,535,072	\$112,346,543	67.3%
All HMOs	\$1,021,311,663	\$1,155,215,925	\$1,202,579,526	\$1,355,677,045	\$1,506,473,865	47.5%

Financial History - Plan Wide Estimated Liability of Unpaid Claims Prior Year						
Health Maintenance Organization	2012	2013	2014	2015	2016	Percent Change 2012-2016
Aetna Better Health Of Missouri LLC	\$52,865,957	\$49,618,290	\$51,382,773	\$39,827,619	\$85,925,293	62.5%
Aetna Health	\$406,398,538	\$417,834,829	\$405,128,879	\$389,503,967	\$424,671,601	4.5%
Blue-Advantage Plus Of Kansas City	\$6,639,947	\$-21,019	\$-675	\$0	\$0	-100.0%
Cigna Healthcare Of St Louis	\$298,000	\$412,086	\$484,330	\$791,133	\$551,196	85.0%
Coventry Health Care Of Kansas	\$45,529,880	\$89,922,180	\$45,844,657	\$47,252,249	\$43,093,030	- 5.4%
Coventry Health Care Of Missouri	\$47,998,860	\$47,484,580	\$53,202,082	\$64,306,576	\$59,241,940	23.4%
Essence Healthcare	\$69,379,830	\$73,458,801	\$56,300,662	\$50,123,691	\$57,931,317	-16.5%
Good Health HMO	\$27,109,557	\$26,755,359	\$15,771,174	\$8,420,774	\$9,290,809	-65.7%
Harmony Health Plan	\$48,013,278	\$35,624,675	\$119,331,811	\$135,321,318	\$132,535,915	176.0%
HMO Missouri	\$17,675,843	\$12,727,120	\$13,483,144	\$10,034,660	\$10,812,324	-38.8%
Home State Health Plan	\$0	\$24,947,395	\$26,402,064	\$25,695,706	\$38,488,295	.
Humana Health Plan	\$186,490,178	\$250,562,148	\$302,970,154	\$415,727,854	\$422,286,678	126.4%
Missouri Care Incorporated	\$17,830,579	\$37,693,276	\$41,480,372	\$32,412,100	\$37,919,511	112.7%
Missouri Medicare Select LLC	\$0	\$0	\$0	\$0	\$0	.
Oxford Health Plans	\$105,010,004	\$120,669,599	\$127,557,516	\$86,397,267	\$88,528,929	-15.7%
UnitedHealthcare of the Midwest	\$76,677,253	\$84,540,113	\$95,438,958	\$97,473,311	\$120,369,157	57.0%
All HMOs	\$1,170,301,203	\$1,348,580,669	\$1,418,393,499	\$1,493,624,715	\$1,629,293,980	39.2%

Financial History - Plan Wide Analysis of Liability Reserves					
Health Maintenance Organization	2012	2013	2014	2015	2016
Aetna Better Health Of Missouri LLC	56.2%	92.3%	36.5%	24.1%	40.1%
Aetna Health	11.2%	20.8%	31.3%	7.4%	3.8%
Blue-Advantage Plus Of Kansas City	2.8%	562.0%	0.0%	-100.0%	.
Cigna Healthcare Of St Louis	44.0%	17.4%	37.2%	1.3%	76.0%
Coventry Health Care Of Kansas	5.1%	29.1%	44.7%	46.0%	92.4%
Coventry Health Care Of Missouri	7.8%	10.5%	18.3%	26.1%	- 1.3%
Essence Healthcare	3.1%	- 0.4%	- 3.1%	- 4.9%	- 1.4%
Good Health HMO	7.6%	6.2%	23.1%	5.0%	- 9.7%
Harmony Health Plan	27.6%	14.2%	11.6%	42.0%	10.9%
HMO Missouri	22.9%	- 6.2%	18.6%	15.1%	- 5.9%
Home State Health Plan	.	90.4%	21.5%	22.1%	4.0%
Humana Health Plan	13.5%	8.8%	7.9%	2.0%	6.4%
Missouri Care Incorporated	47.3%	17.6%	32.8%	21.4%	32.1%
Missouri Medicare Select LLC	.	.	.	.	.
Oxford Health Plans	15.5%	10.7%	5.3%	22.1%	16.8%
UnitedHealthcare of the Midwest	14.1%	21.1%	12.9%	- 4.0%	7.1%
All HMOs	14.6%	16.7%	17.9%	10.2%	8.2%

Health Maintenance Organization Profiles

For all companies, the following items were submitted to DIFP as part of the annual financial statement (unless otherwise noted):

- contact information
- holding company
- domicile
- names of officers and directors
- plan-wide enrollment
- % of Missouri business
- year Incorporated and admitted to Missouri

Missouri enrollment data for all companies were submitted to DIFP as part of the annual managed care supplemental report except plan-wide enrollment. Plan-wide enrollment is taken from the HMOs' annual financial statement. The annual financial statements are prepared using incurred but not reported (IBNR) projections, while the managed care supplemental filing is prepared using actual claims-based data. Therefore, some variances may occur.

Aetna Better Health of Missouri, LLC

Holding Company:

Aetna,

Main Administrative Office Mailing Address:

10 S. Broadway, Suite 1200
St. Louis, MO 63102-1713
(502) 253-5100

Incorporated:

January 31, 1995

Admitted to Missouri:

June 13, 1995

Accreditation:

NCQA

State of Domicile:

Missouri

% Missouri Business:

100%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
3,262,010

Missouri members at the end of the year:
278,765

2016 Plan Wide Enrollment

Total plan wide member months for the year:
3,262,010

Plan wide members at the end of the year:
278,765

2016 Year-End Officers

President: Laurie Ann Brubaker

Secretary: Robert M. Kessler

Chief Financial Officer: Debra J. Bacon

Chief Medical Officer: Alonzo White, MD

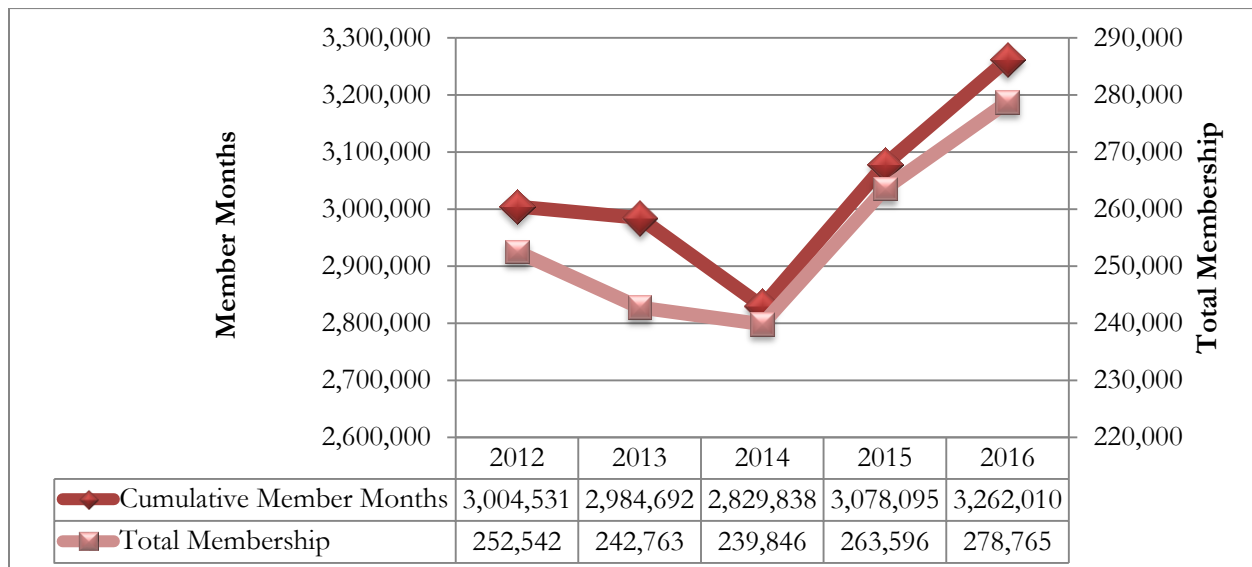
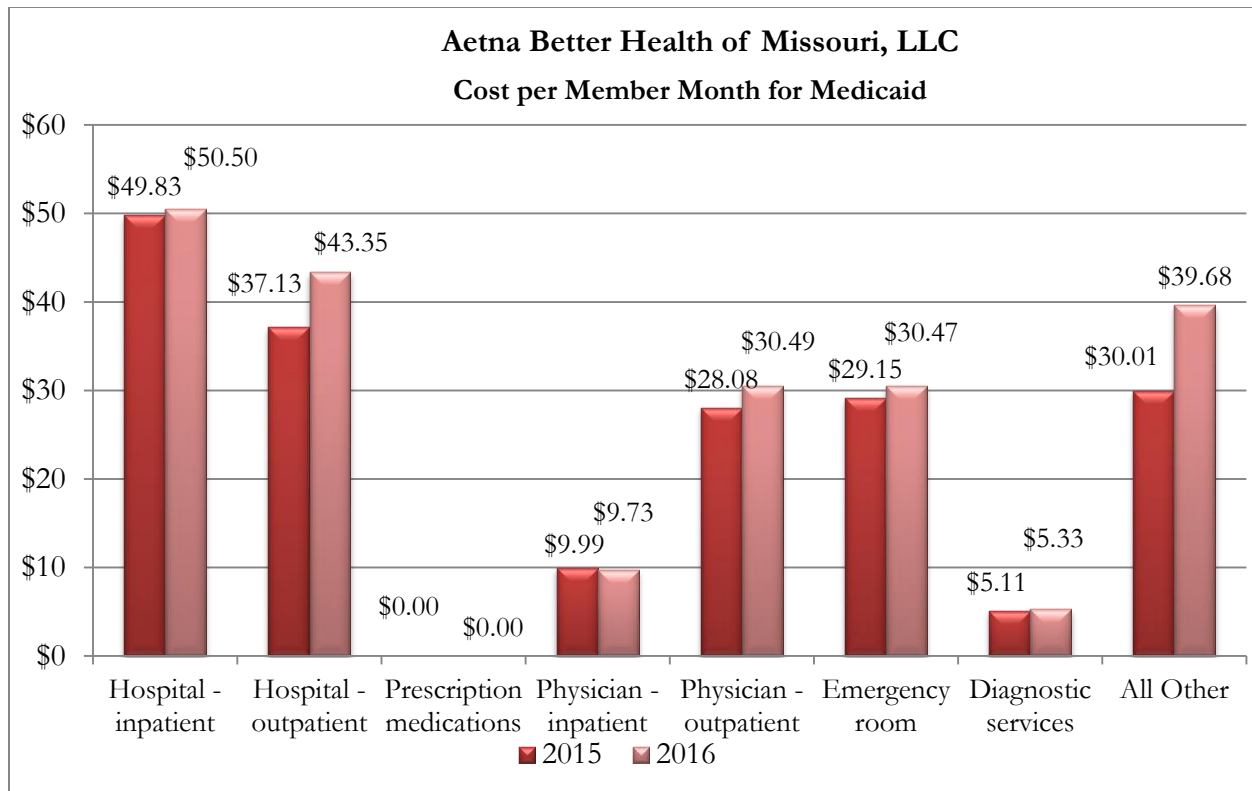
2016 Other Officers, Directors or Trustees

Elaine R. Cofrancesco

Kevin J. Casey

Edward Chung-I Lee

Service Area – Entire State



Aetna Health

Holding Company:

Aetna,

Main Administrative Office Mailing Address:

1424 Union Meeting Road
Blue Bell, PA 19422
800-872-3862

Incorporated:

May 7, 1981

Admitted to Missouri:

October 14, 2009

Accreditation:

NCQA

State of Domicile

Pennsylvania

% Missouri business:

0.5%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
43,309

Missouri members at the end of the year:
3,430

2016 Plan Wide Enrollment

Total plan wide member months for the year:
10,019,242

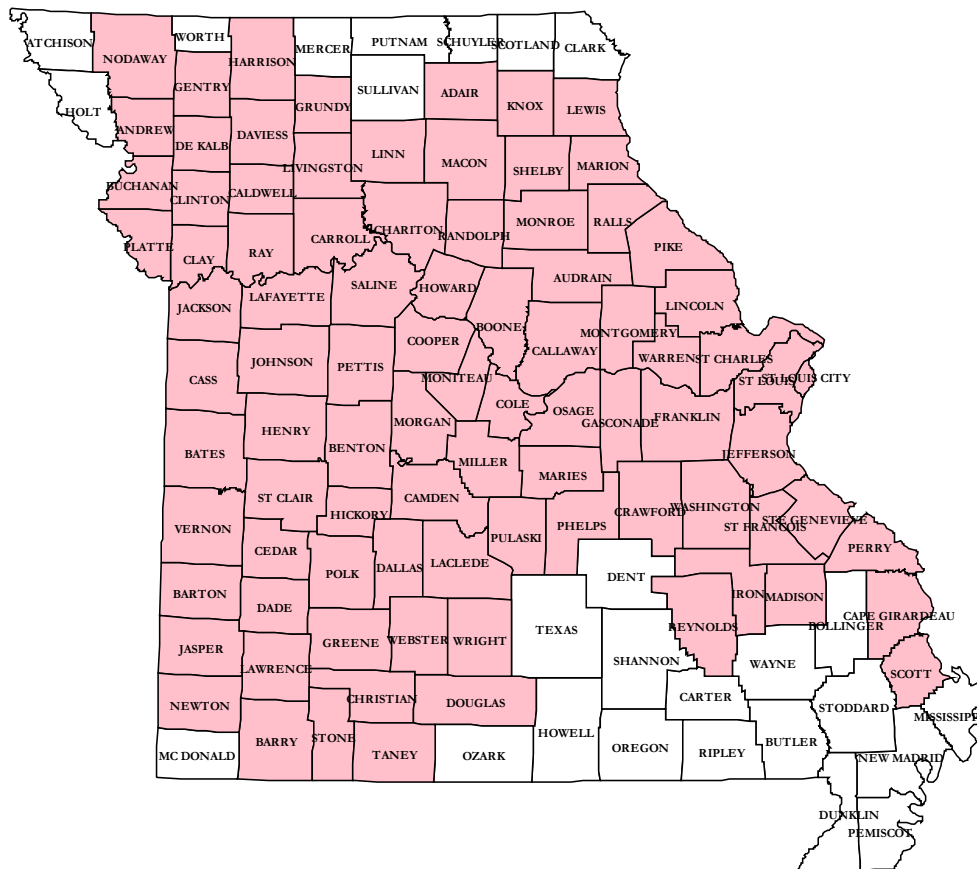
Plan wide members at the end of the year:
763,166

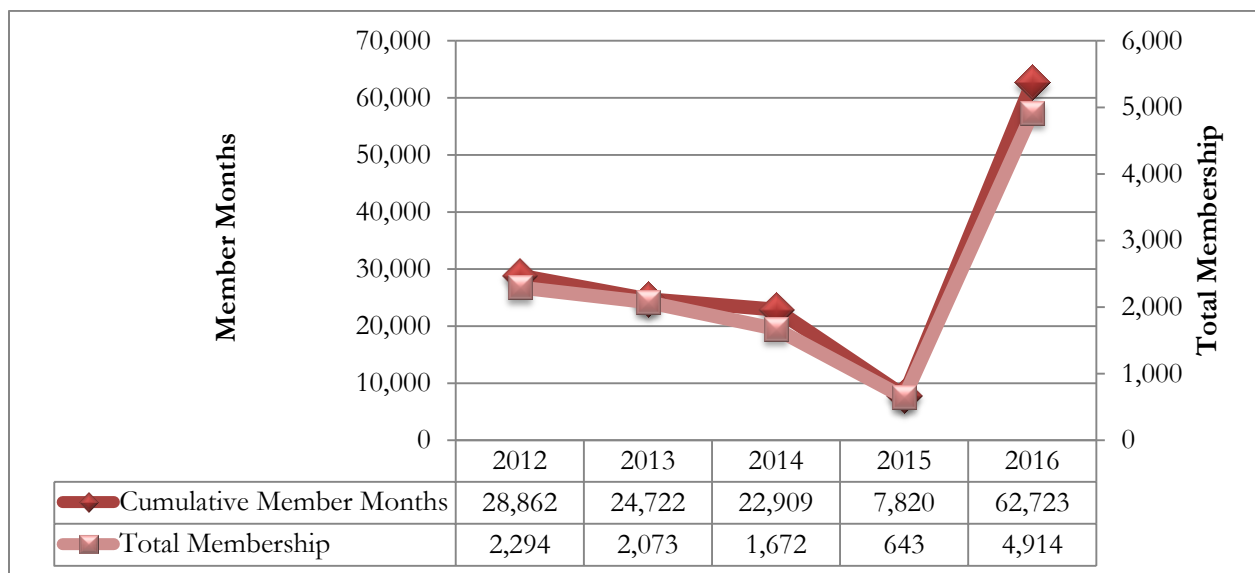
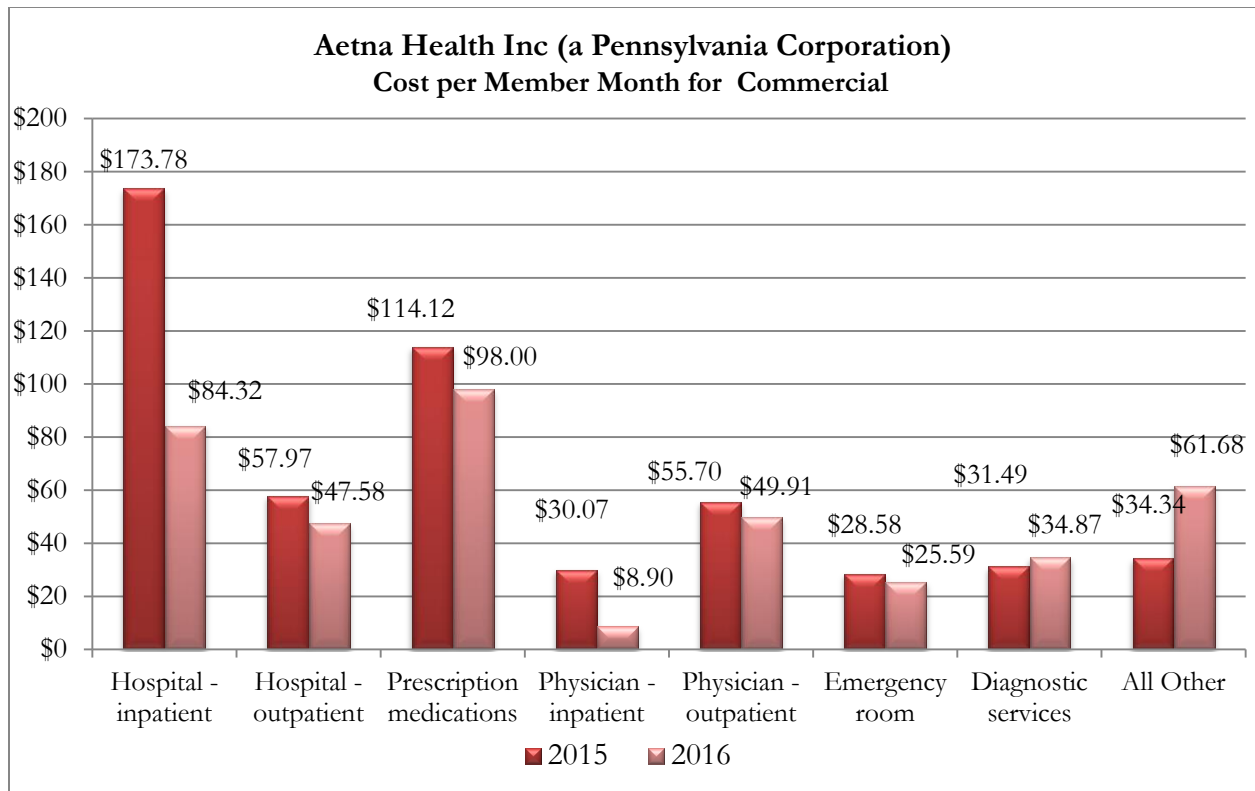
2016 Year-End Officers

President: Angela Renee Mecli
Secretary: Edward Chung-I Lee
Chief Financial Officer: Dawn Marie Schoen
Regional Medical Officer: David J. Massman

Other Officers:

Gregory Stephen Martino
Elaine Rose Cofrancesco
Stephen Matthew Conte





Blue-Advantage Plus of KC

Holding Company:

Blue Cross & Blue Shield of KC Group

Main Administrative Office Mailing Address:

2301 Main Street
Kansas City, MO 64108
816-395-2222

Incorporated

June 17, 2005

Admitted to Missouri:

June 17, 2005

Accreditation:

State of Domicile

Missouri

% Missouri business:

82.7%

Tax Status:

Not For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:

31,620

Missouri members at the end of the year:

2,705

2016 Plan Wide Enrollment

Total plan wide member months for the year:

39,920

Plan wide members at the end of the year:

3,553

2016 Year-End Officers

President: Nancy Creasy

Secretary: Rick Kastner

Chief Financial Officer: Tom Nightingale

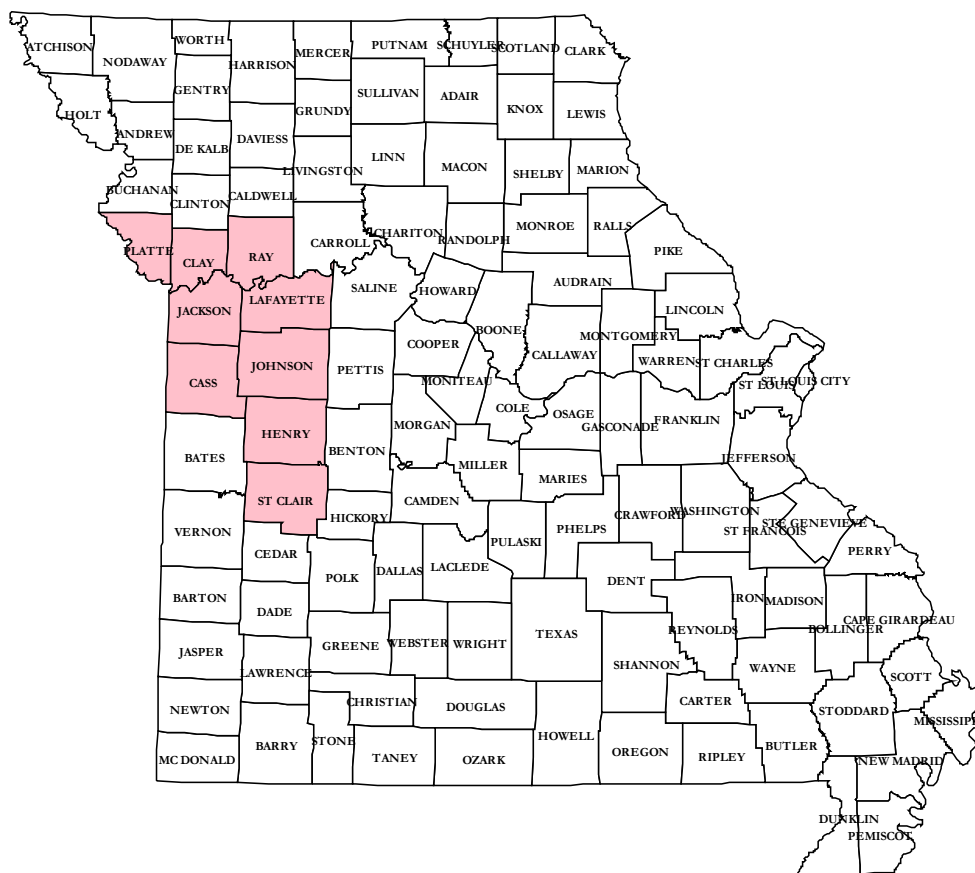
Regional Medical Officer: Dr. Larry Watts

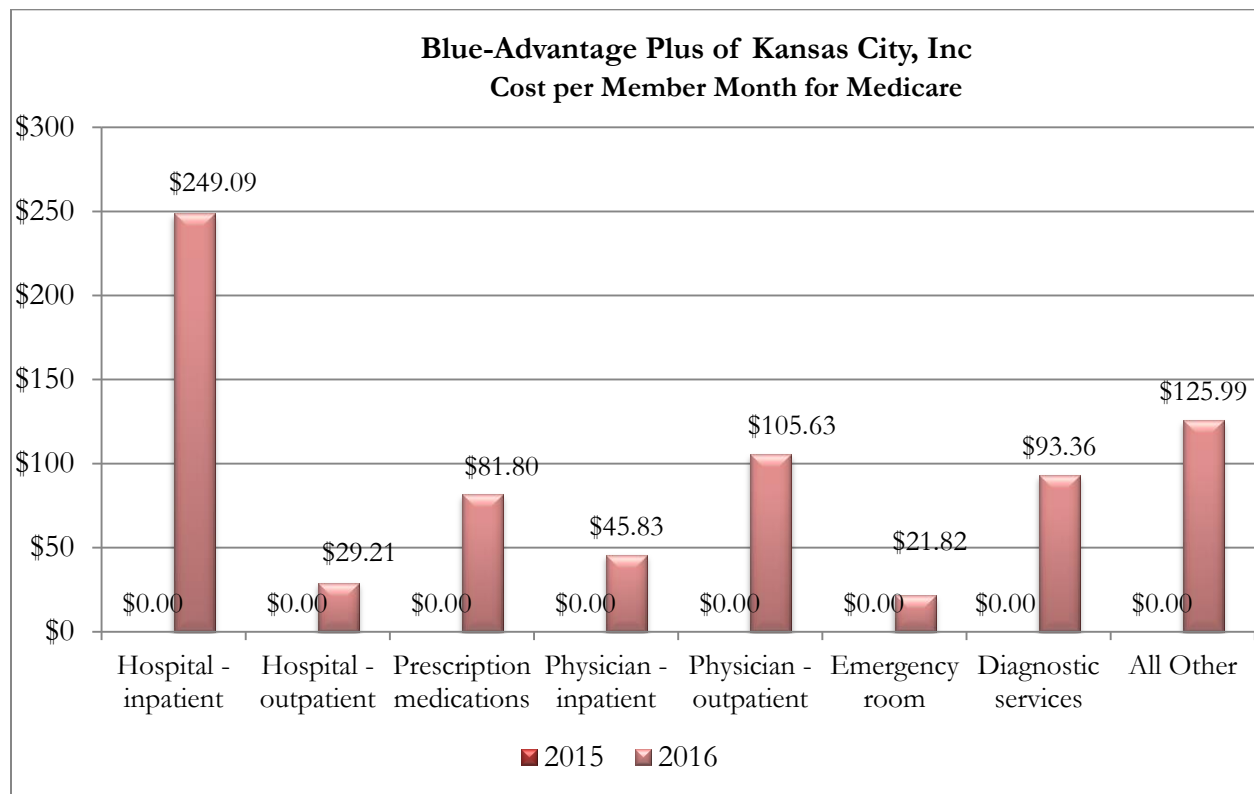
Other Officers:

Erin Schneider-Stucky

Danette Wilson

David Mohr





CIGNA Healthcare of St. Louis

Holding Company:
CIGNA Health Group

Main Administrative Office Mailing Address:

900 Cottage Grove Rd
Bloomfield, CT 06002
(860) 226-6000

Incorporated: May 2, 1985

Admitted to Missouri: September 1, 1993

Accreditation: NCQA

State of Domicile: Missouri

% Missouri Business: 99.7%

Tax Status: For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
27,418

Missouri members at the end of the year:
2,184

2016 Plan Wide Enrollment

Total plan wide member months for the year:
33,931

Plan wide members at the end of the year:
2,732

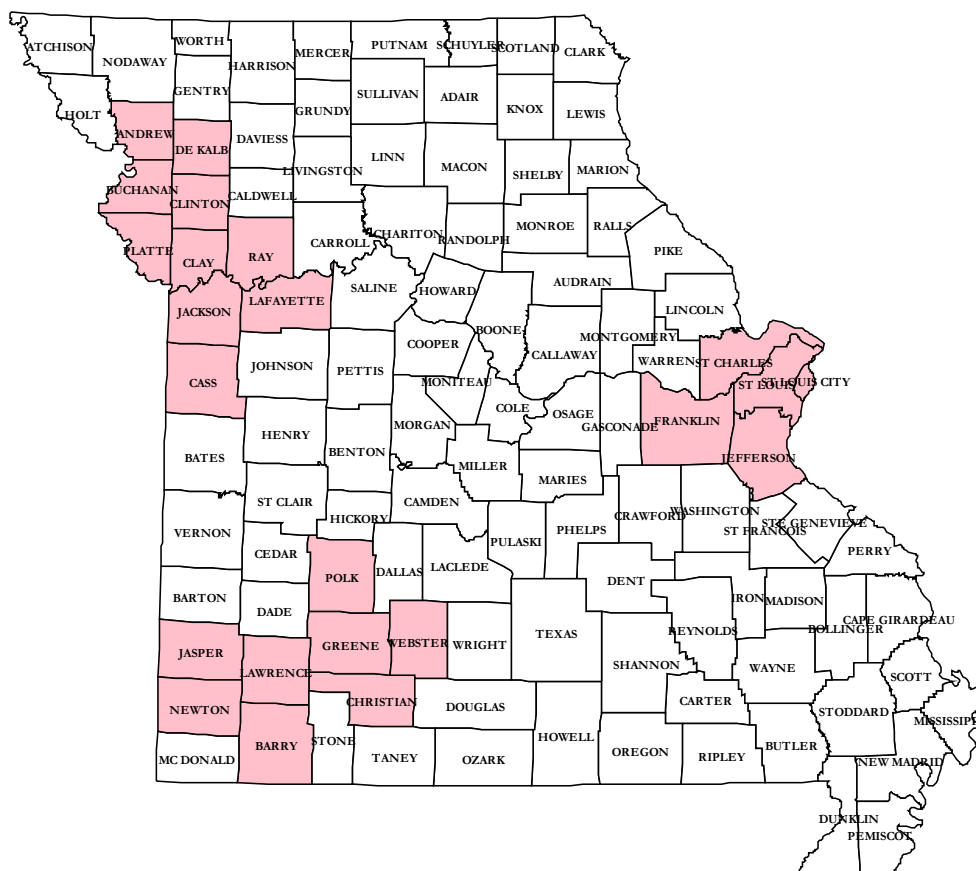
2016 Year-End Officers

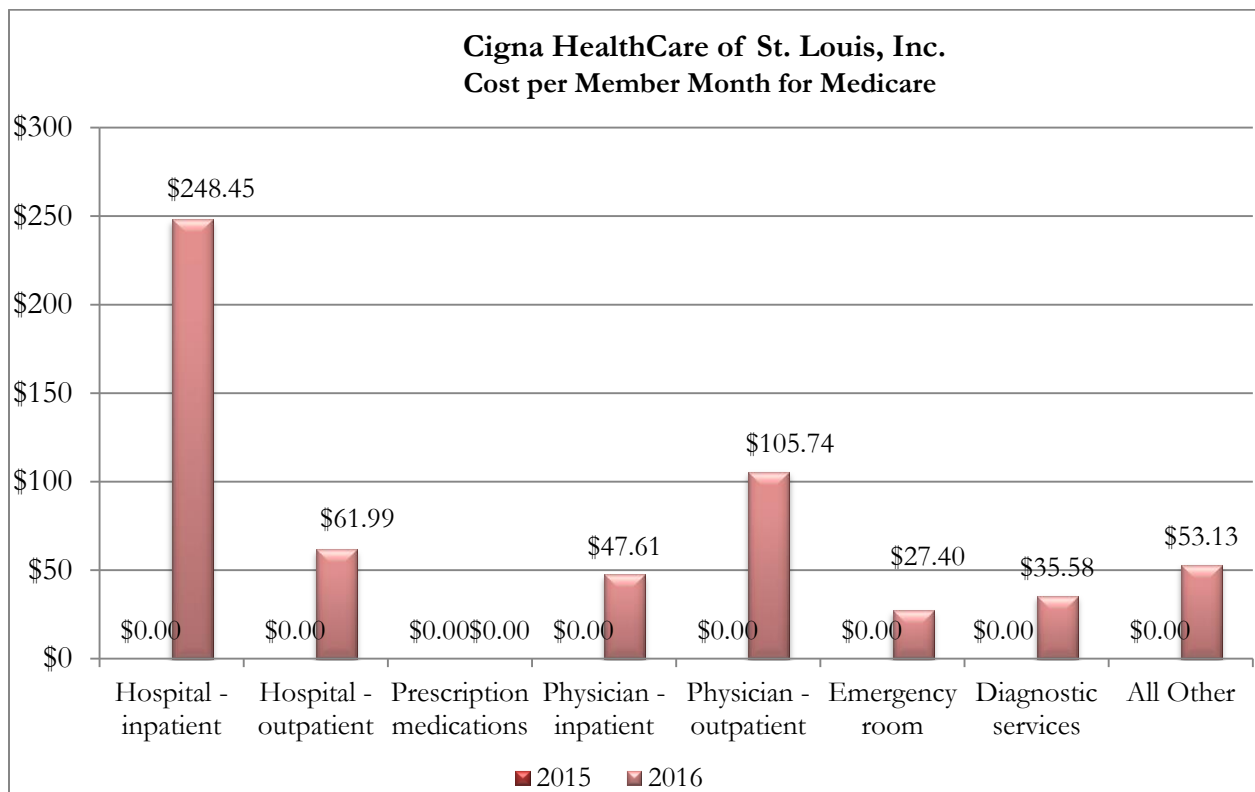
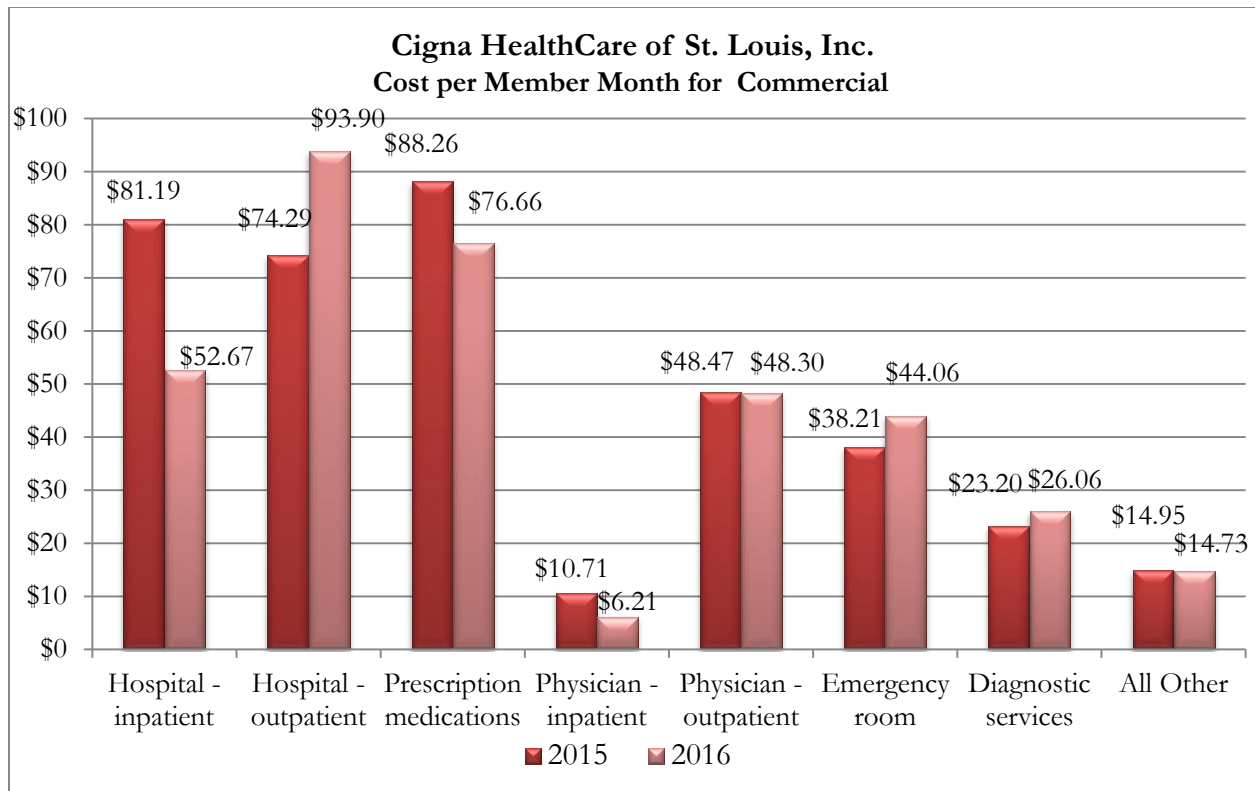
President: Frank Anthony Monahan
Secretary: Anna Krishtul
Chief Financial Officer: Scott R. Lambert
Chief Medical Officer: Raymond P. Davidson M.D.

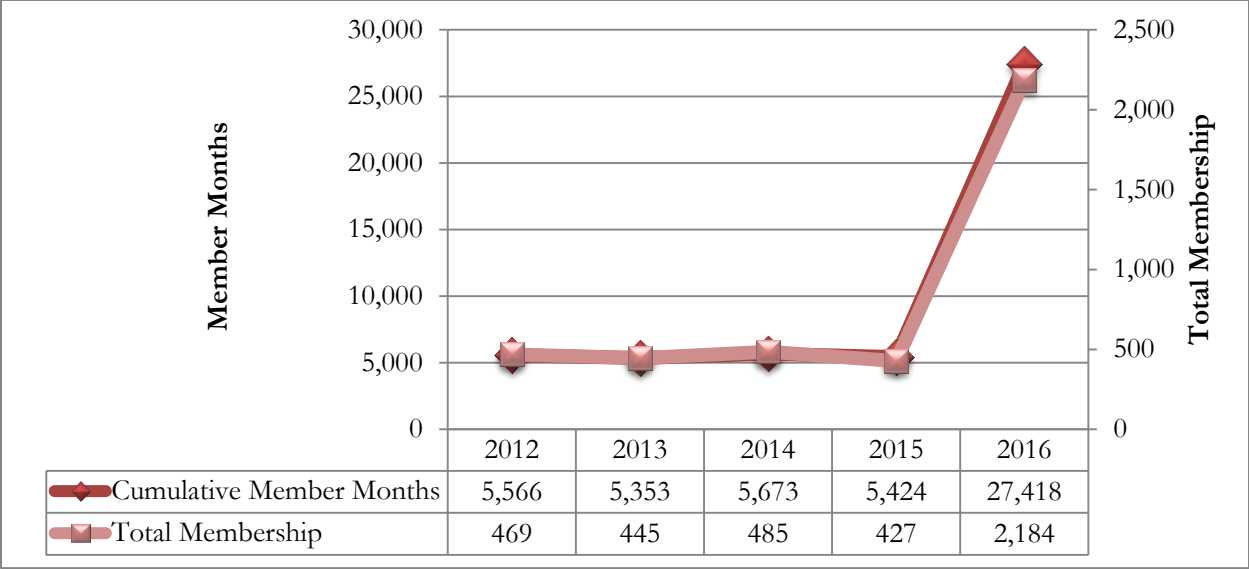
2016 Other Officers

Aslam Mohammad Khan
Michael T. Crompton
Mark P. Fleming

Service Area







Coventry Health Care of Kansas

Holding Company:

Aetna

Main Administrative Office Mailing Address:

9401 Indian Creek Parkway, Suite 1300
Overland Park, KS 66210
(816) 941-3030

Incorporated:

January 2, 1976

Admitted to Missouri:

March 29, 1996

Accreditation:

NCQA,

State of Domicile:

Kansas

% Missouri Business:

28.7%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
47,072

Missouri members at the end of the year:
15

2016 Plan Wide Enrollment

Total plan wide member months for the year:
33,931

Plan wide members at the end of the year:
7,192

2016 Year-End Officers

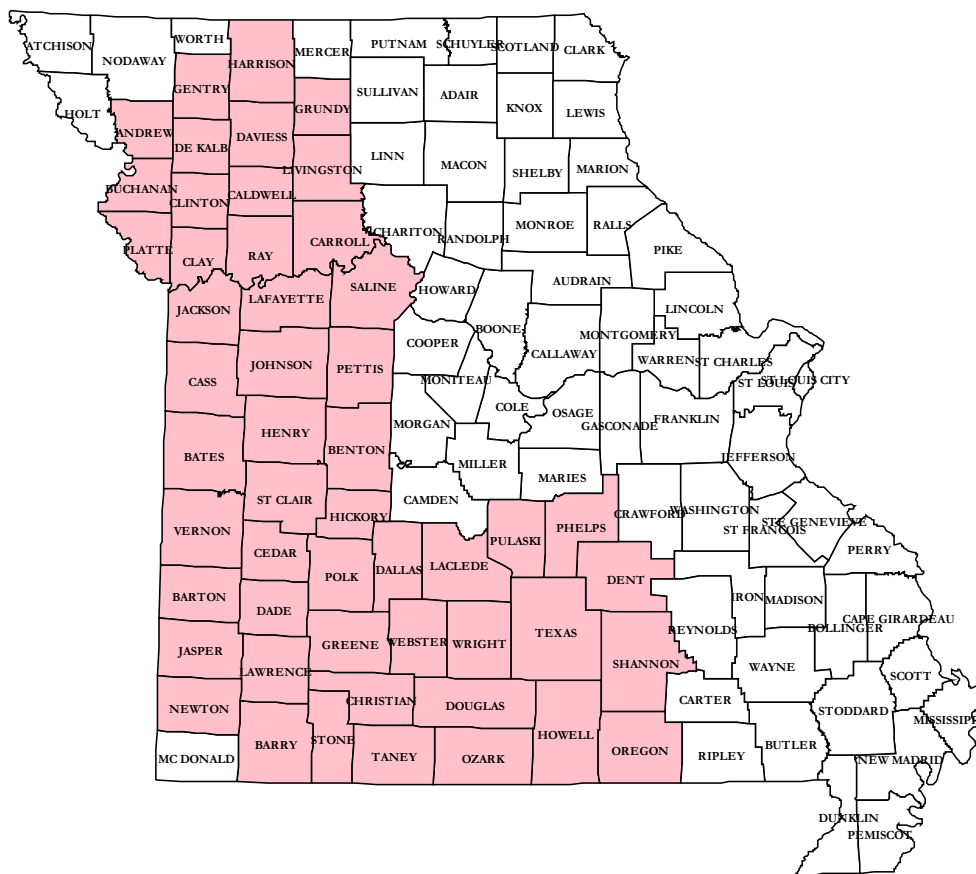
President: Keith Ivan Wisdom III

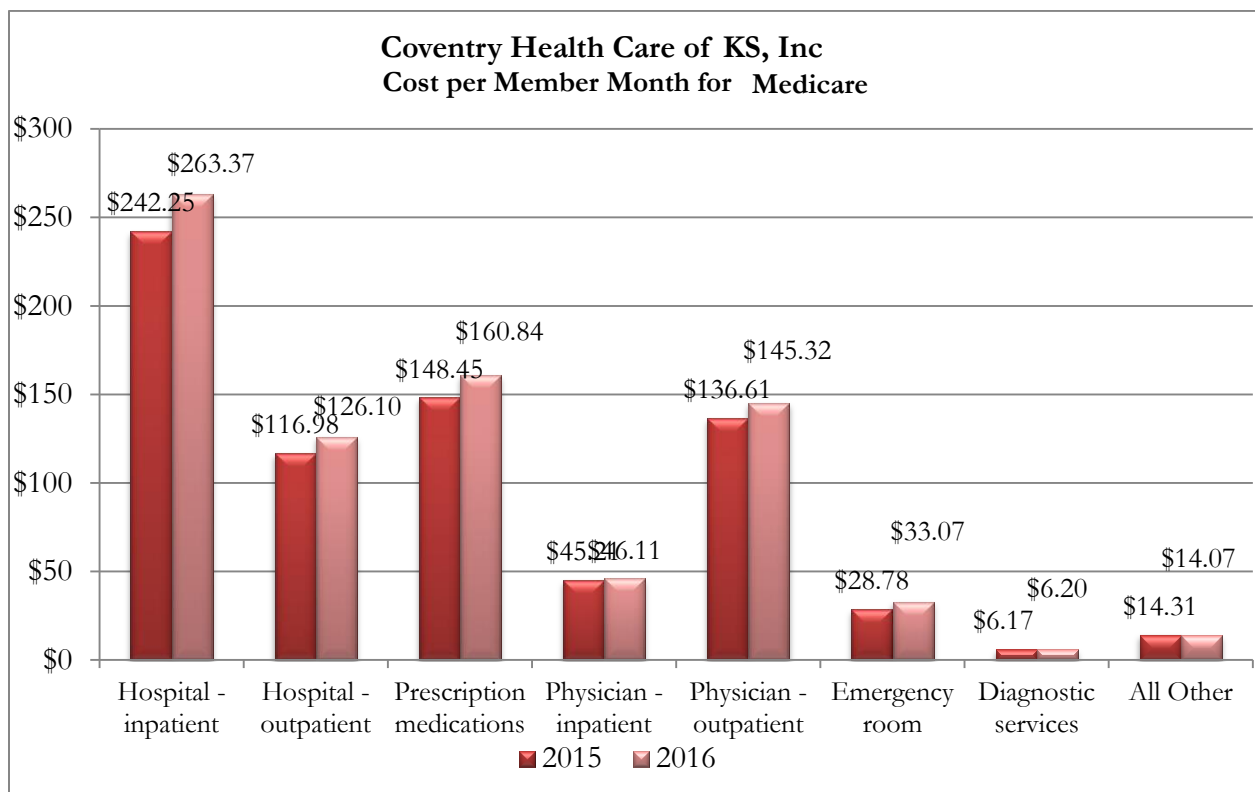
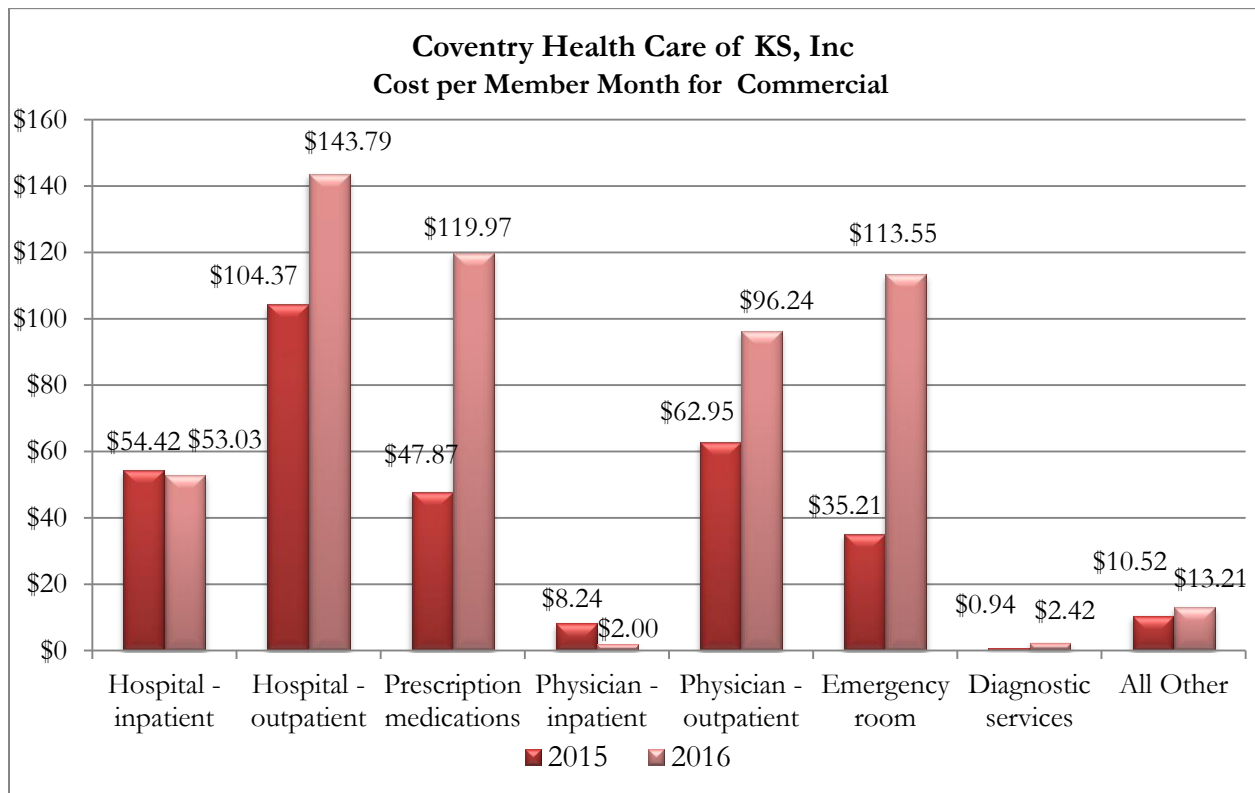
Secretary: Edward Chung Lee

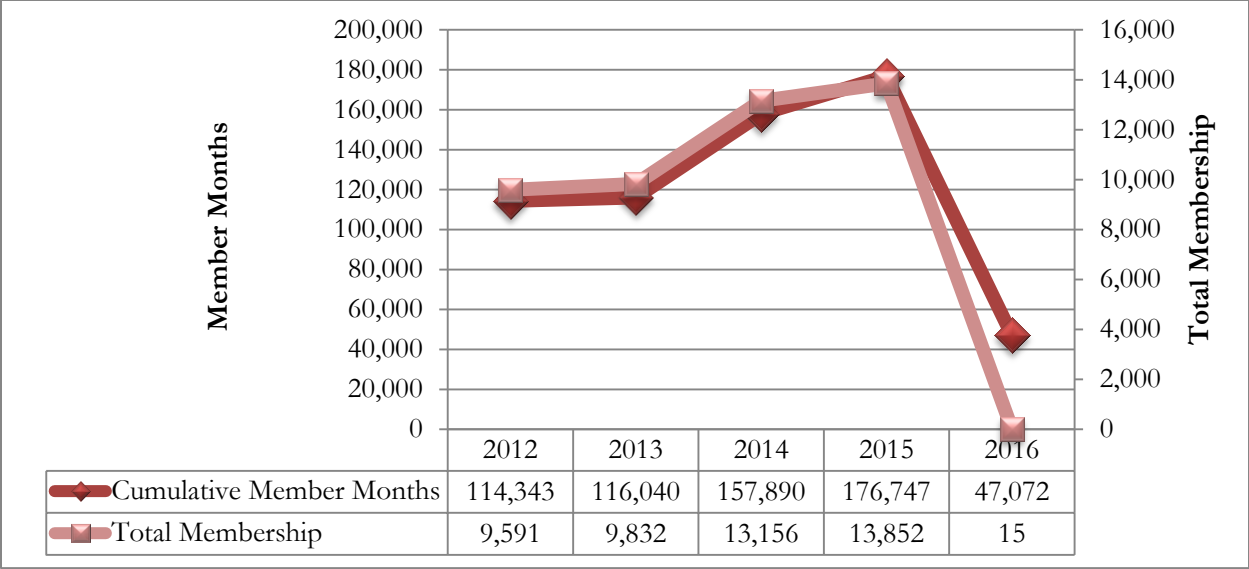
Chief Financial Officer: Randy Oursler

Chief Medical Officer: Dr. James Utley

Service Area







Coventry Health Care of Missouri

Holding Company:

Aetna

Main Administrative Office Mailing Address:

550 Maryville Centre Drive, Suite 300
St. Louis, MO 63141-5818
(314) 506-1700

Incorporated:

May 22, 1985

Admitted to Missouri:

July 7, 1999

Accreditation:

NCQA

State of Domicile:

Missouri

% Missouri Business:

78.7%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
800,375

Missouri members at the end of the year:
70,303

2016 Plan Wide Enrollment

Total plan wide member months for the year:
1,018,899

Plan wide members at the end of the year:
91,863

2016 Year-End Officers

President: Keith Ivan Wisdom

Secretary: Edward Chung Lee

Chief Financial Officer: David H. Reinecke

Chief Medical Officer: Scott Spradlin MD

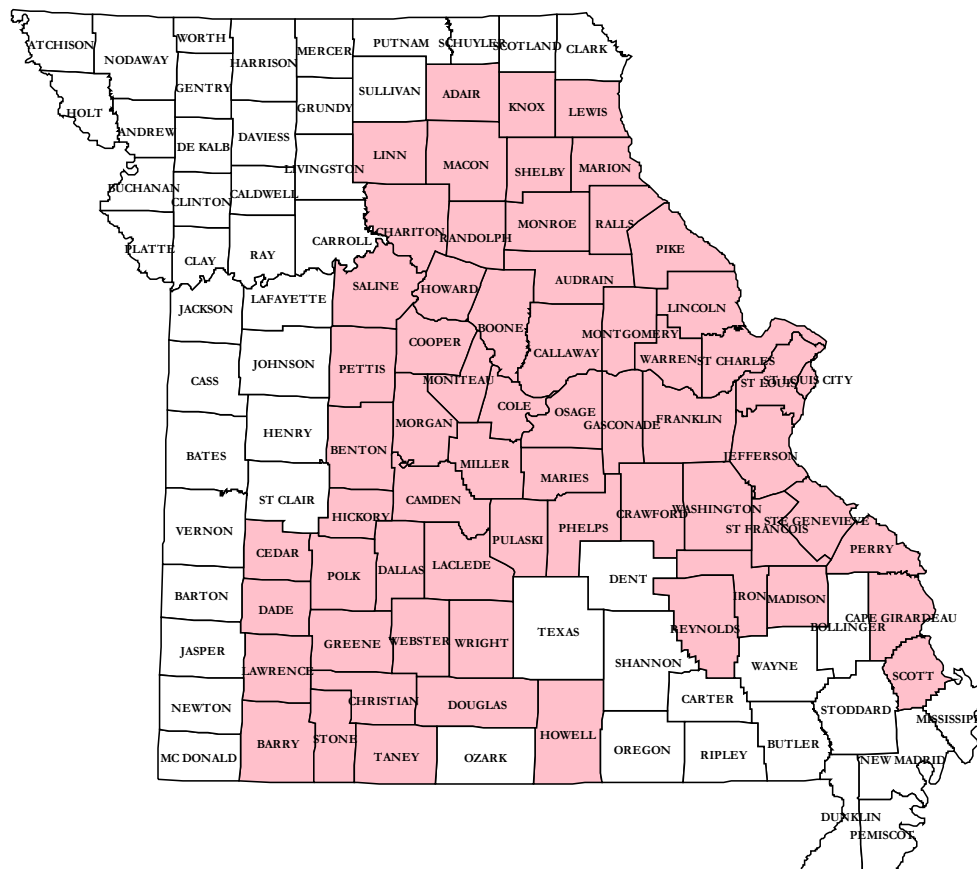
Other Officers:

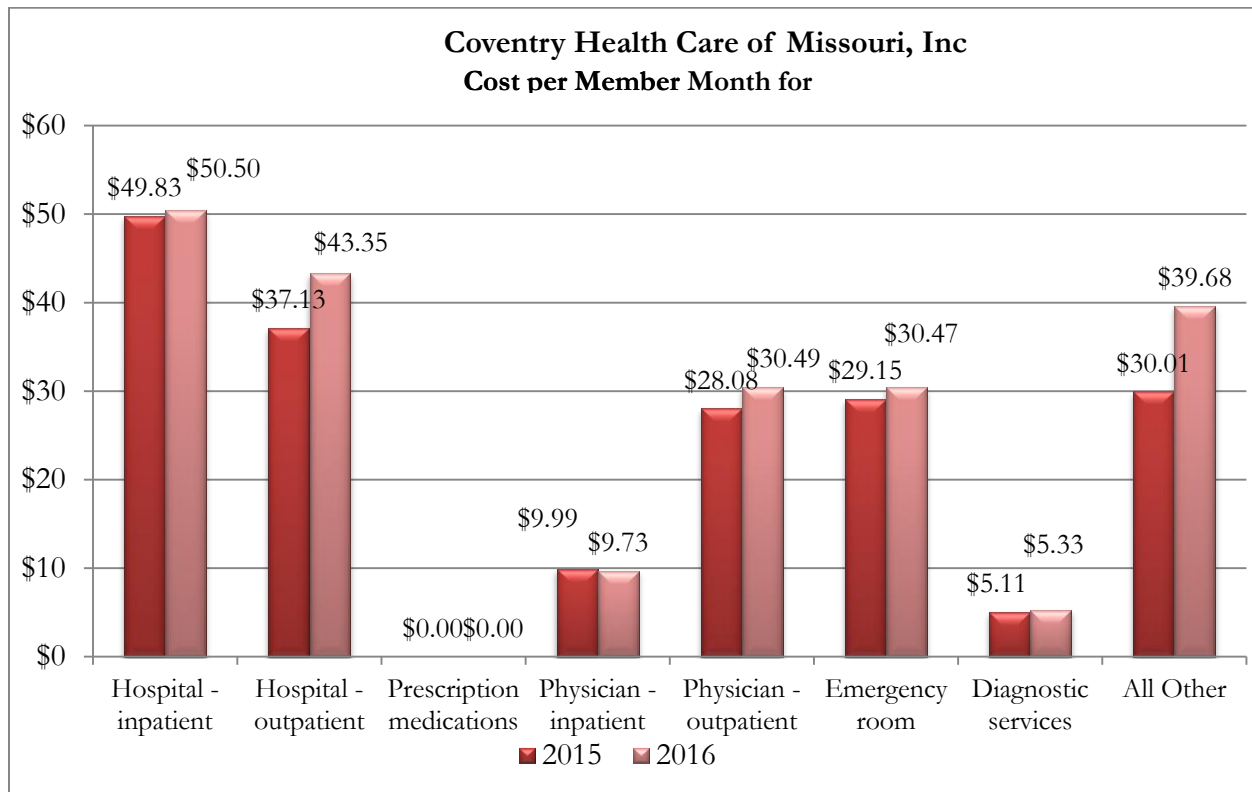
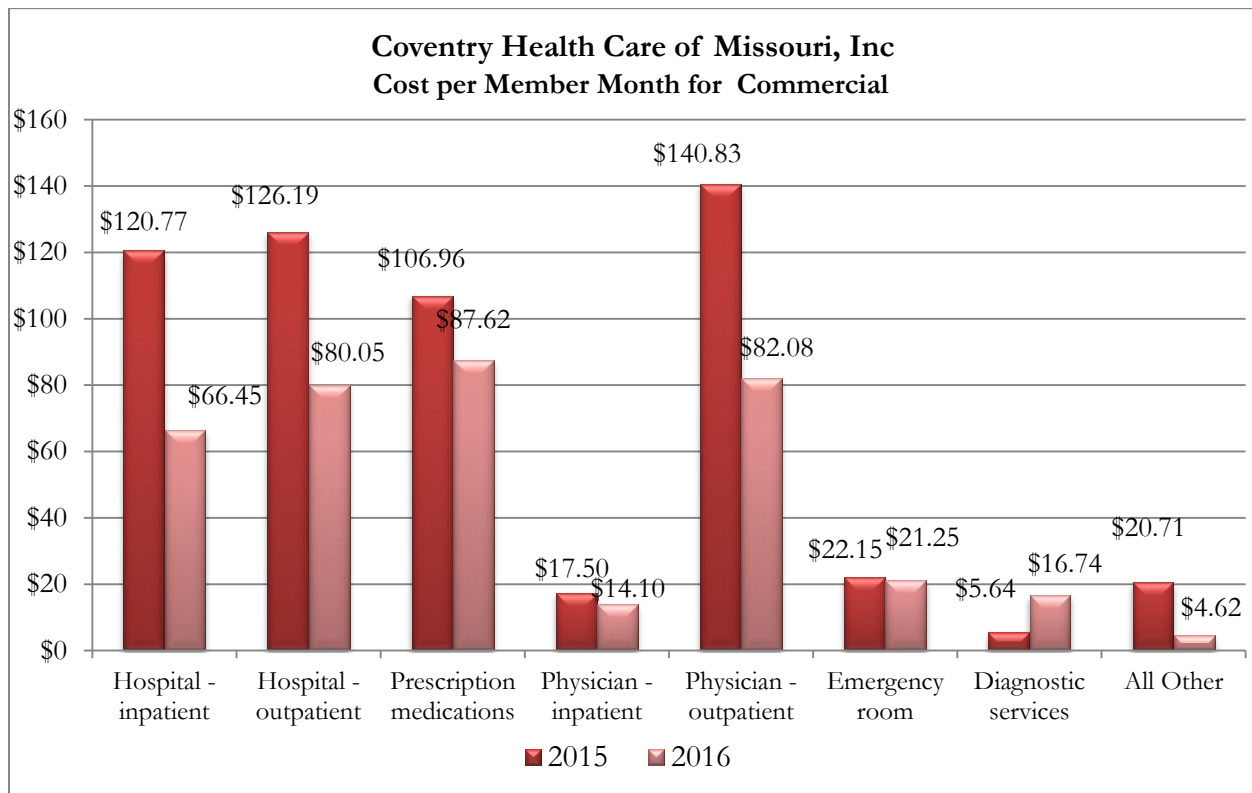
Frank Ferris Chronister II

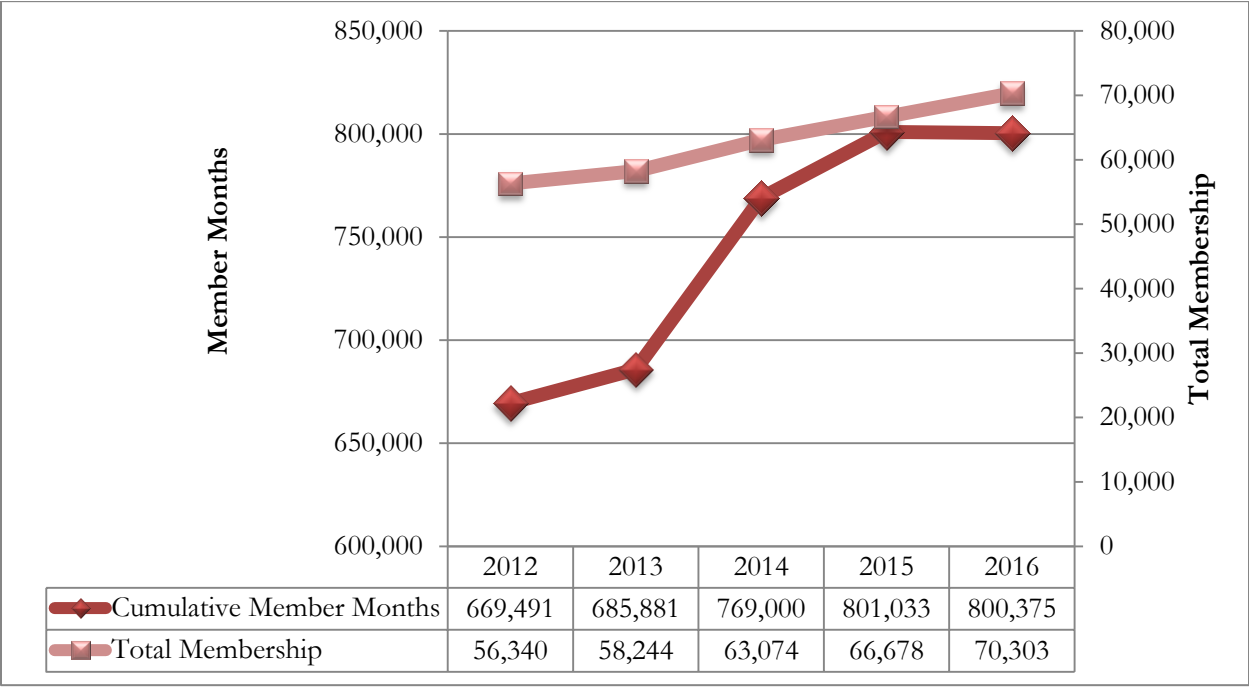
Elaine R. Cofrancesco

Kevin Casey

Service Area







Essence Healthcare

Holding Company:

Essence Group Holdings Corporation

Main Administrative Office Mailing Address:

13900 Riverport Drive
Maryland Heights, MO 63043
(314) 851-3600

Incorporated:

January 30, 2003

Admitted to Missouri:

May 30, 2003

Accreditation:

N/A

State of Domicile:

Missouri

% Missouri Business:

83.6%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
604,258

Missouri members at the end of the year:
52,011

2016 Plan Wide Enrollment

Total plan wide member months for the year:
721,889

Plan wide members at the end of the year:
62,234

2016 Year-End Officers

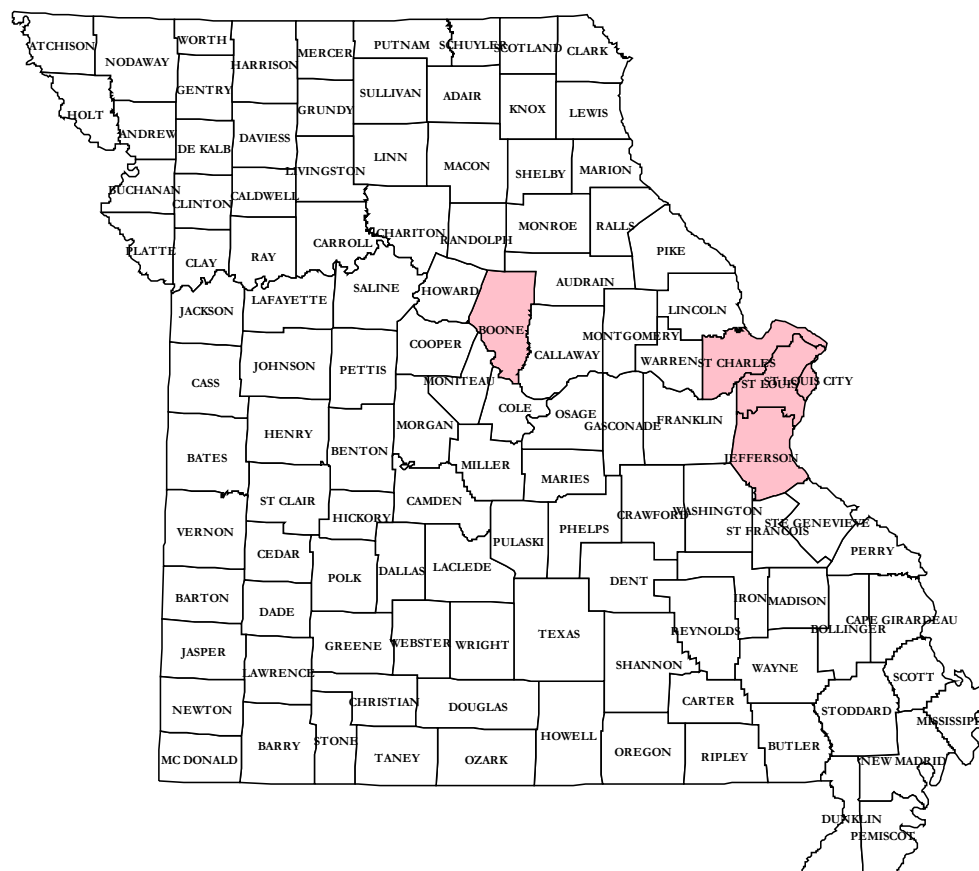
President: Richard Hardy Jones

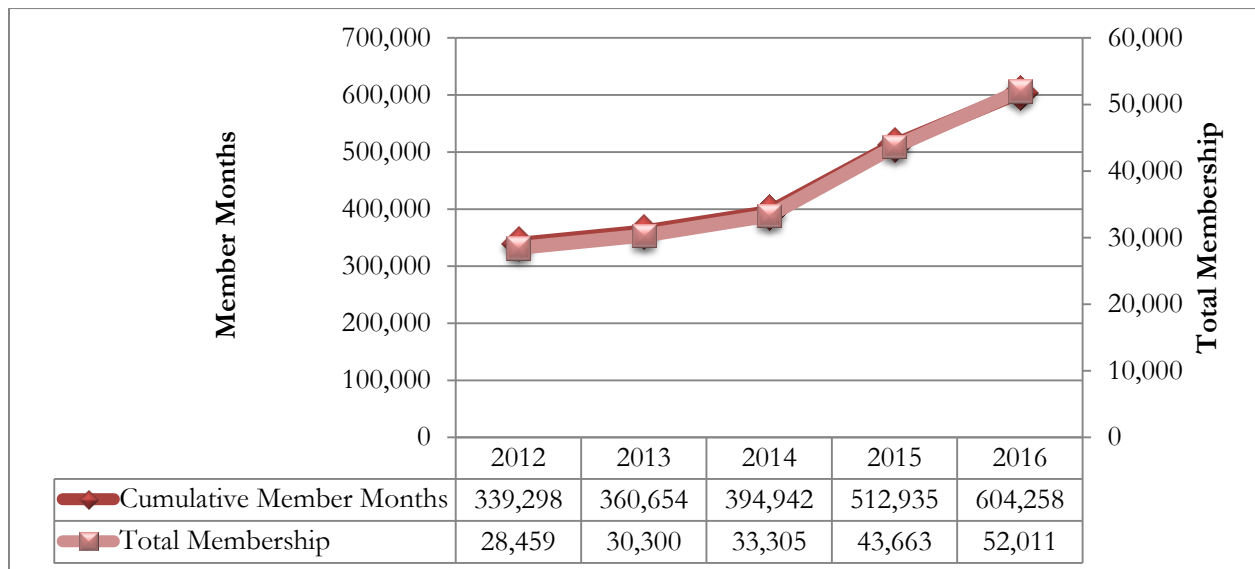
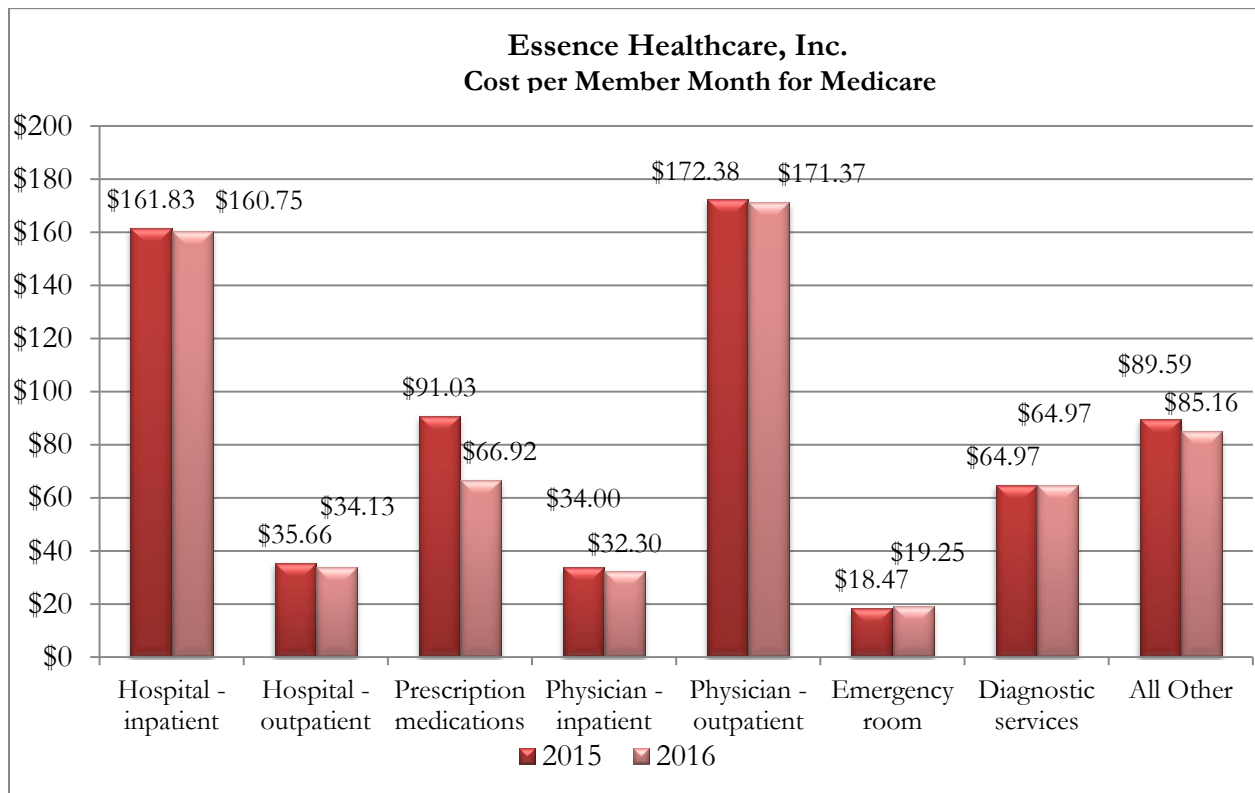
Secretary: Gail E. Halterman

Chief Financial Officer:: James Louis Starr

Chief Medical Officer: Deborah Celia Zimmerman

Service Area





Good Health HMO dba Blue-Care

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:

2301 Main Street
Kansas City, MO 64108-2428
(816) 395-2222

Incorporated:

October 21, 1988

Admitted to Missouri:

July 1, 1991

Accreditation:

NCQA, URAC

State of Domicile:

Missouri

% Missouri Business:

85.4%

Tax Status:

Not For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:

515,462

Missouri members at the end of the year:

47,702

2016 Plan Wide Enrollment

Total plan wide member months for the year:

653,410

Plan wide members at the end of the year:

59,171

2016 Year-End Officers

President: Danette Wilson

Secretary: Rick Kastner

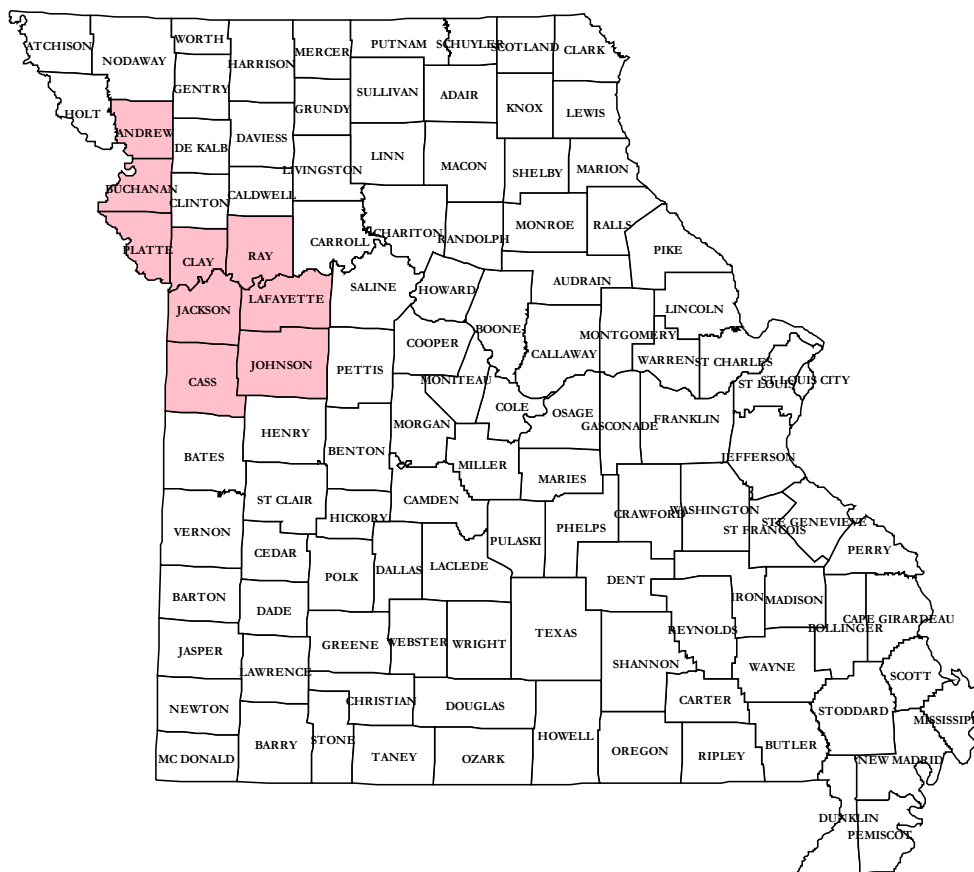
Chief Financial Officer: Bryan Camerlk

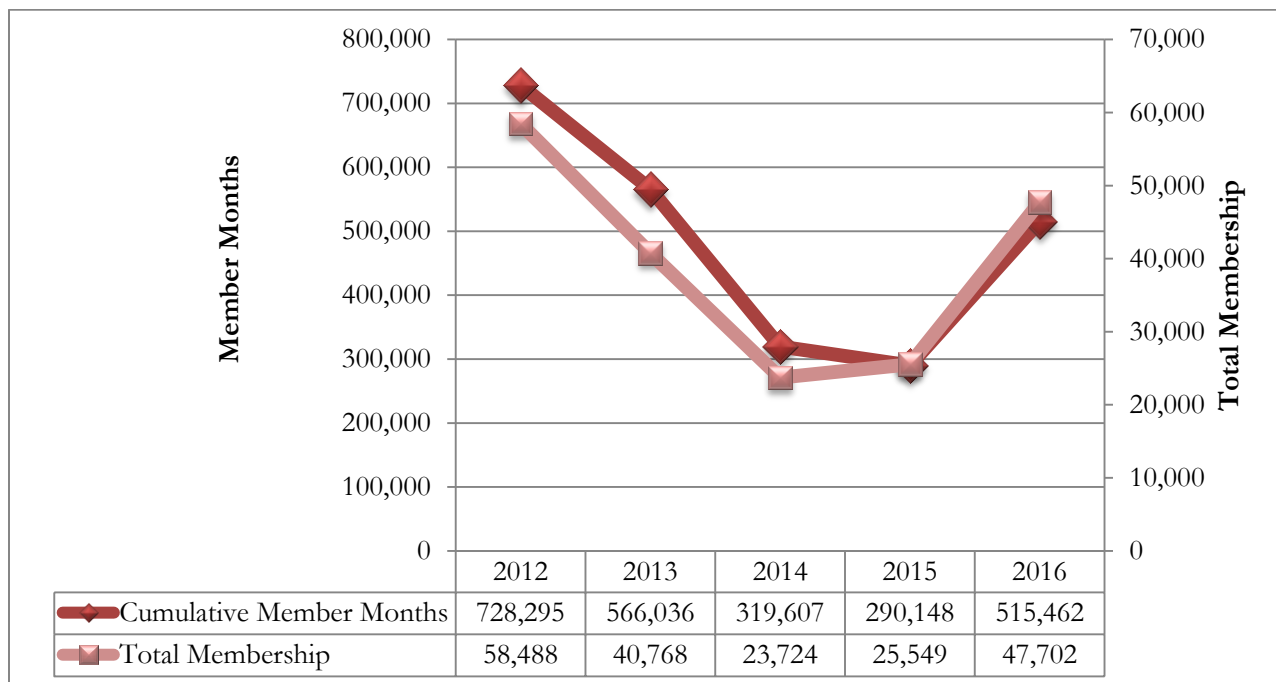
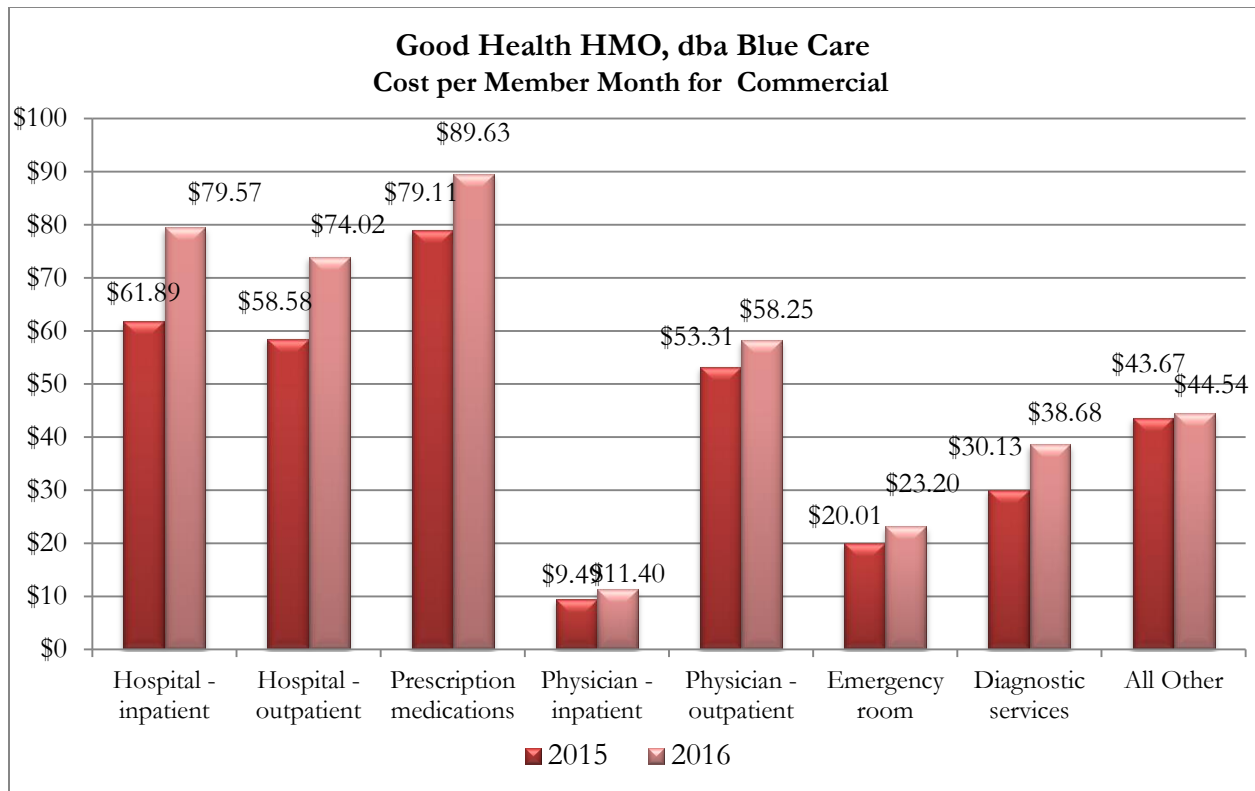
Chief Medical Officer: Dr. William Vennart

2016 Other Officers, Directors or Trustees

Tom Nightingale

Service Area





Harmony Health Plan of IL dba Harmony Health Plan of MO

Holding Company:

WellCare Health Plans,

Main Administrative Office Mailing Address:

8735 Henderson Road
Tampa, FL 33634
813-243-2974

Incorporated:

August 18, 1995

Admitted to Missouri:

March 22, 2006

Accreditation:

NCQA

State of Domicile:

Illinois

% Missouri Business:

0.0%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:

5,047

Missouri members at the end of the year:

396

2016 Plan Wide Enrollment

Total plan wide member months for the year:

3,128,903

Plan wide members at the end of the year:

264,043

2016 Year-End Officers

President: Kenneth Alan Burdick

Secretary: Blair Todt

Chief Financial Officer: Andrew Asher

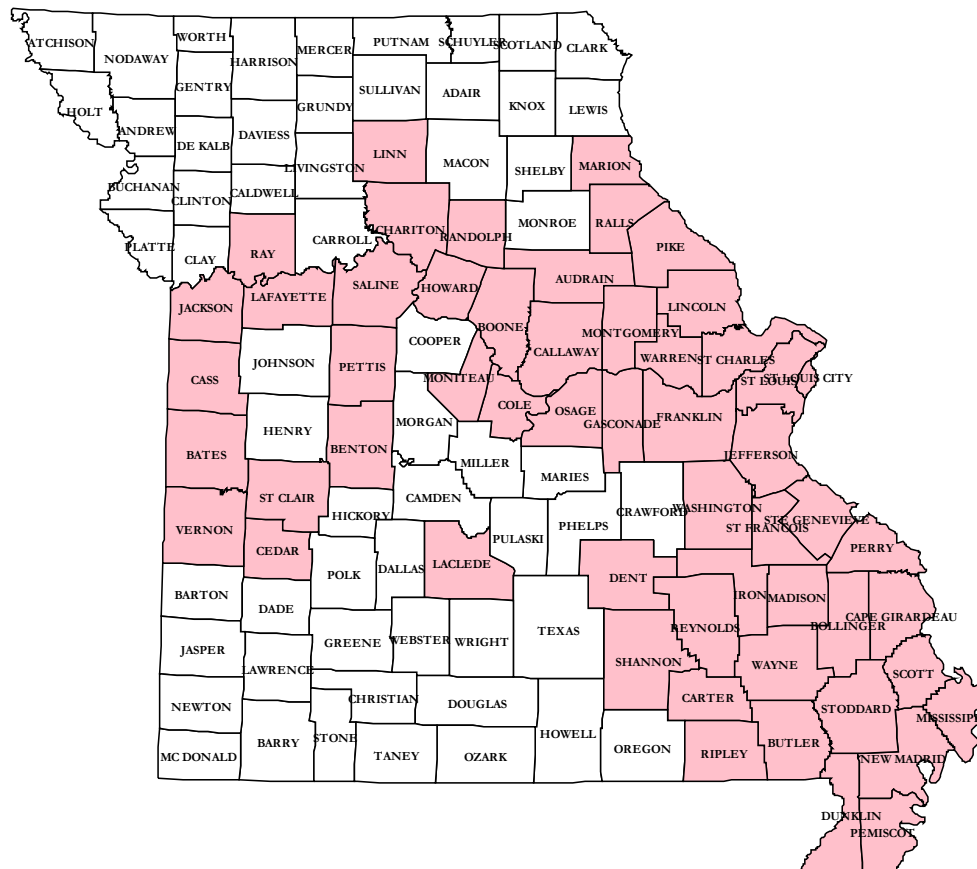
Regional Medical Officer: Andrew L. Asher

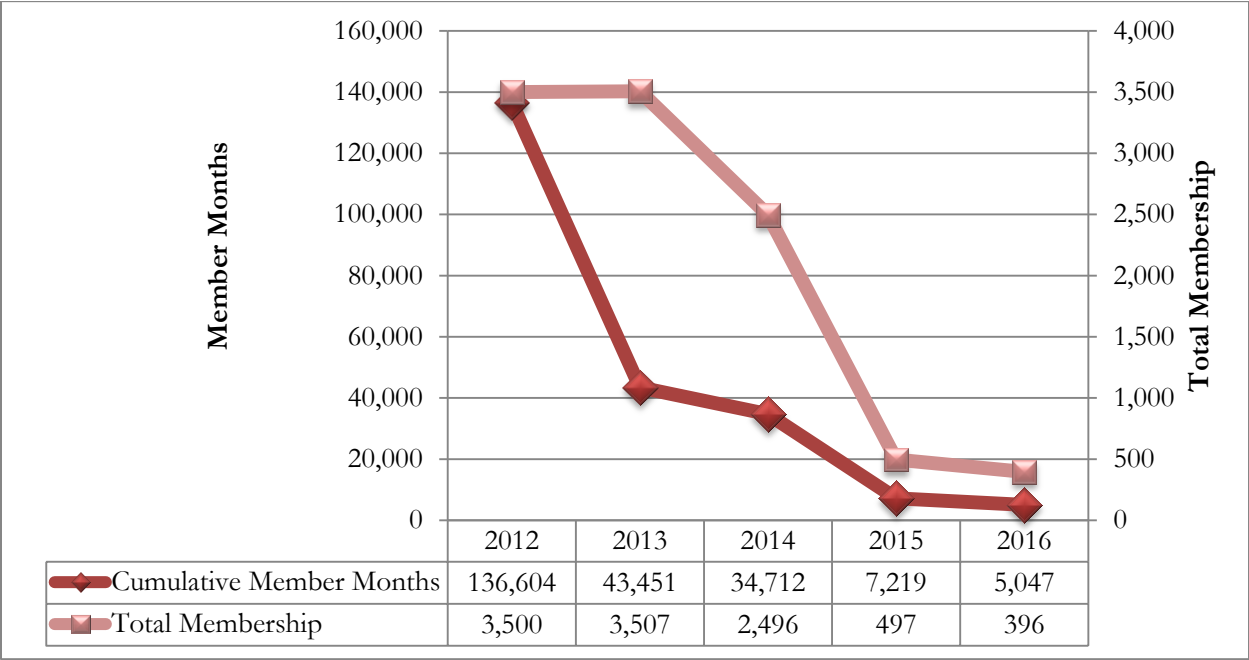
2016 Other Officers, Directors or Trustees

Maurice S. Hebert

David T. Reynolds

Service Area





HMO Missouri dba Anthem Blue Cross & Blue Shield

Holding Company:

Wellpoint,

Main Administrative Office Mailing Address:

1831 Chestnut Street
St. Louis, MO 63103-2275
(314) 923-4444

Incorporated:

May 28, 1987

Admitted to Missouri:

July 1, 1991

Accreditation:

NCQA

State of Domicile:

Missouri

% Missouri Business:

100%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:

300,347

Missouri members at the end of the year:

25,383

2016 Plan Wide Enrollment

Total plan wide member months for the year:

300,347

Plan wide members at the end of the year:

25,383

2016 Year-End Officers

President: Steven John Martenet

Secretary: Kathleen Susan Kiefer

Chief Financial Officer: Ronald William Penczek

Chief Medical Officer: Craig Samitt, MD

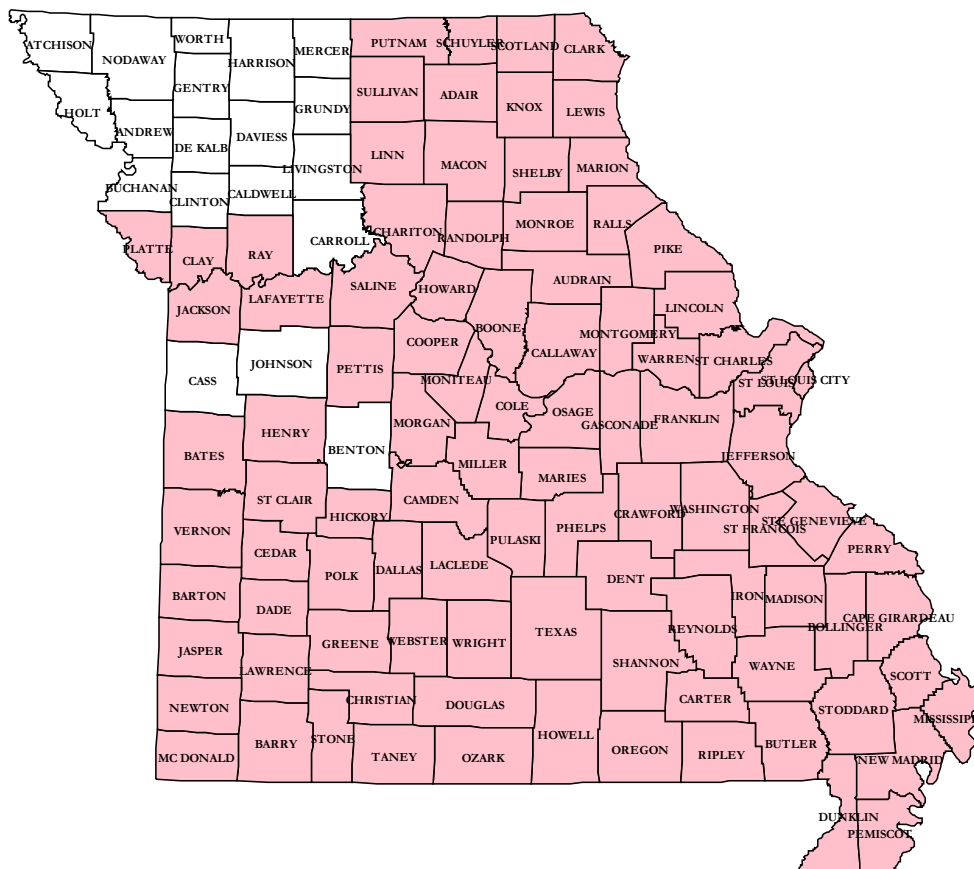
2016 Other Officers, Directors or Trustees

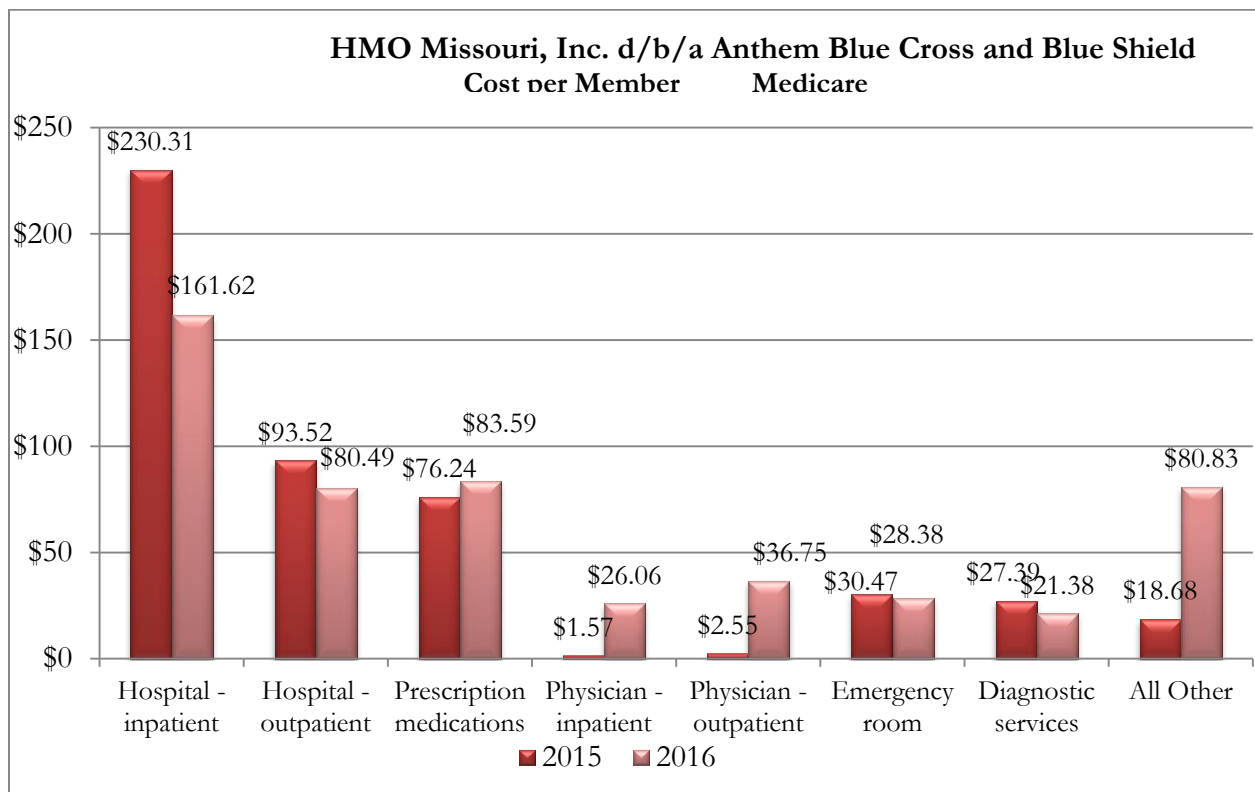
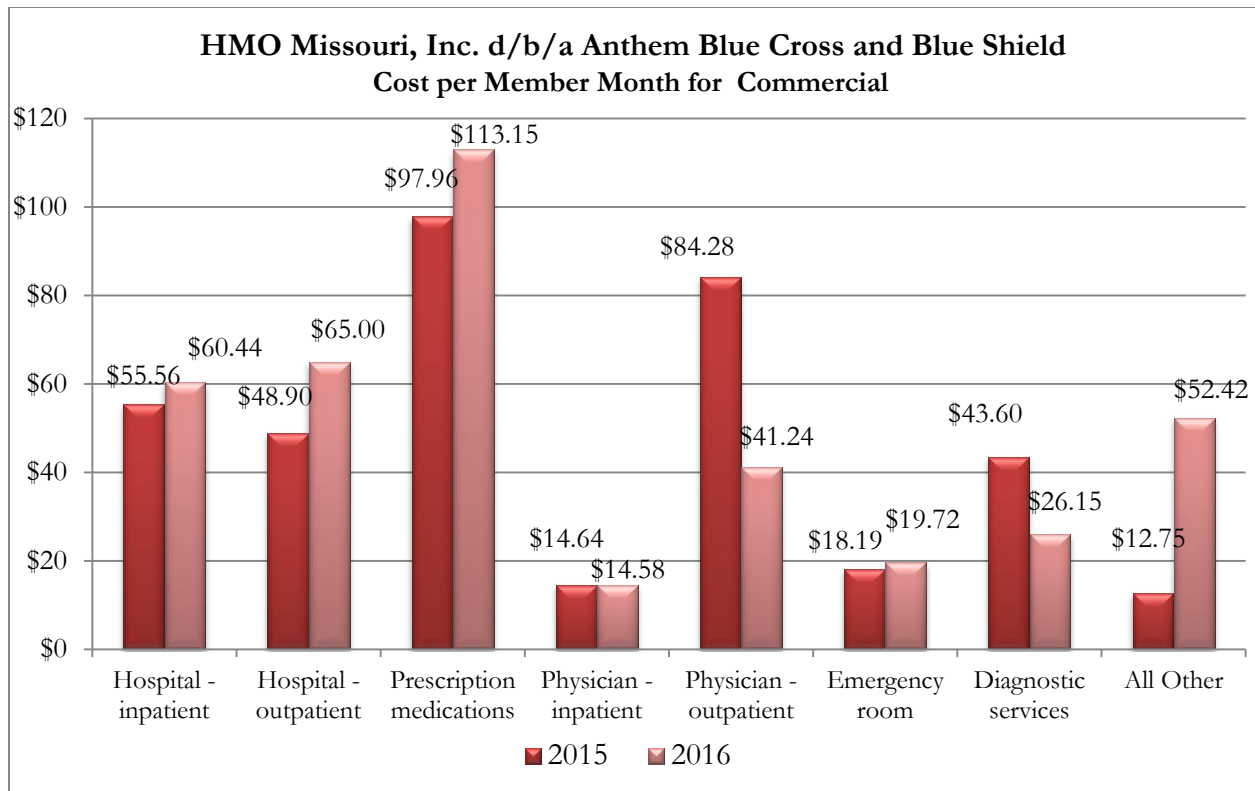
Robert David Kretschmer

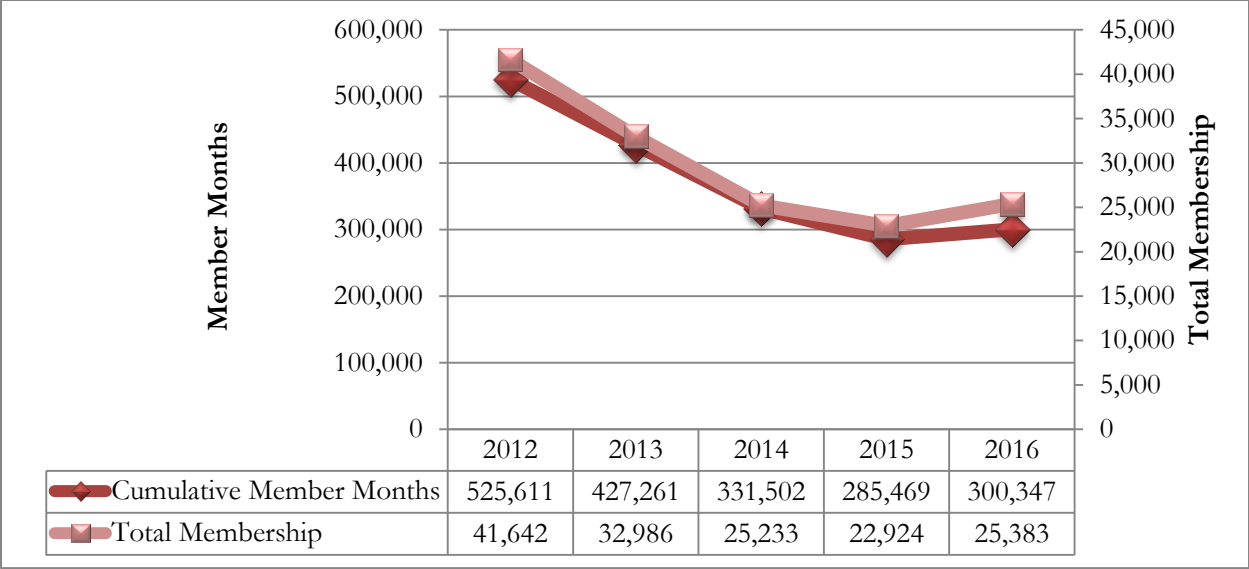
Jennifer Lynn Forsythe

Eric Kenneth Noble

Service Area







Home State Health Plan

Holding Company:

Centene Corp.

Main Administrative Office Mailing Address:

7700 Forsythe Blvd.
St. Louis, MO 63105
(314) 725-4477

Incorporated:

July 20, 2011

Admitted to Missouri:

March 12, 2012

Accreditation:

NCQA

State of Domicile:

Missouri

% Missouri Business:

100%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
1,221,100

Missouri members at the end of the year:
105,277

2016 Plan Wide Enrollment

Total plan wide member months for the year:
1,221,100

Plan wide members at the end of the year:
105,277

2016 Year-End Officers

President: Kimberly Diane Tuck

Secretary: Keith Harvey Williamson

Chief Financial Officer: Jeffrey Alan Schwaneke

Chief Medical Officer: Dr. Karl Haake

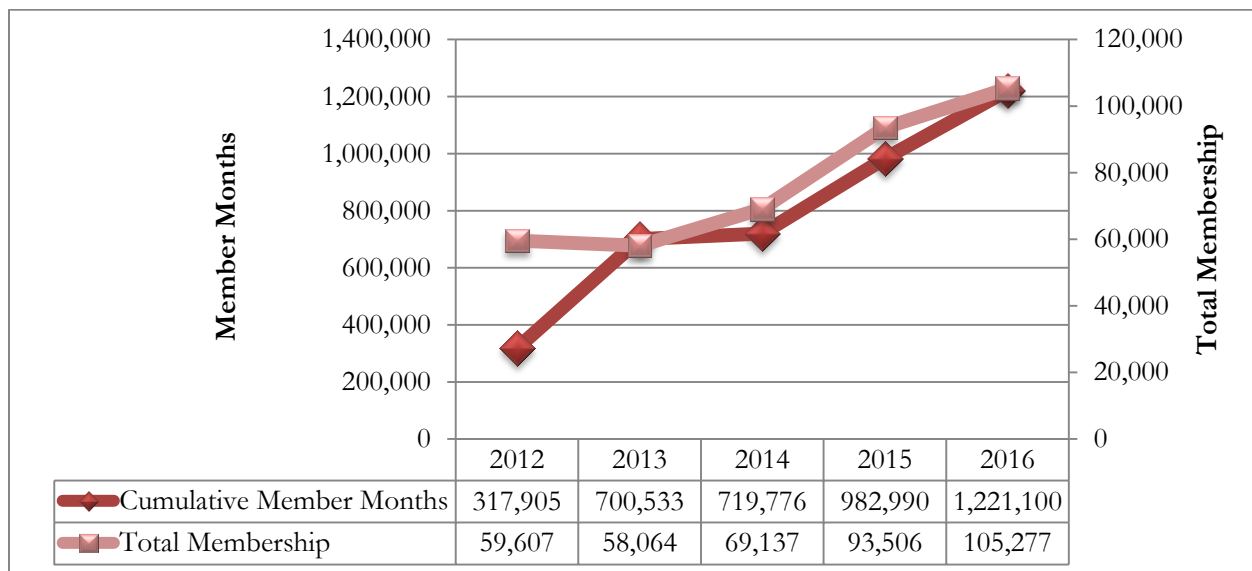
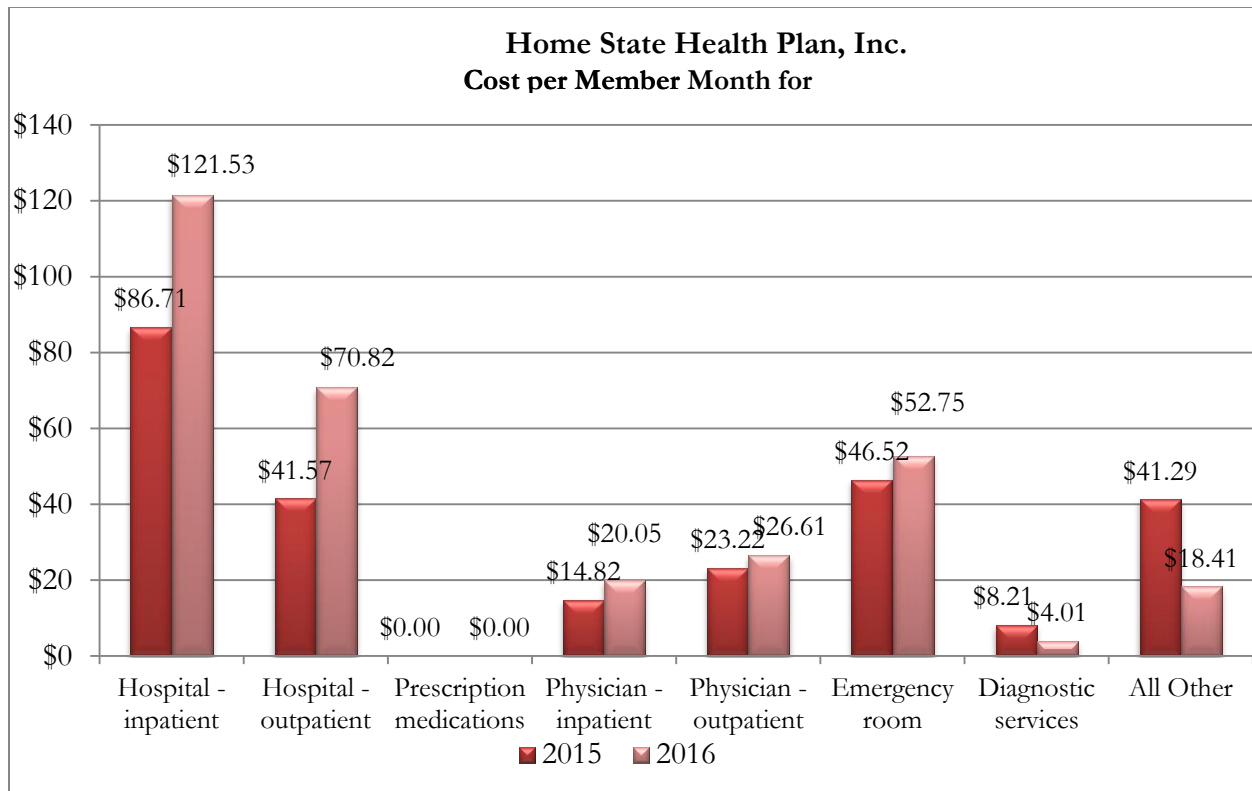
2016 Other Officers, Directors or Trustees

Steven Lee Jones

Tricia Lynn Dinkelman

Ryan Thomas Litteken

Service Area – Entire State



Humana Health Plan

Holding Company:

Humana

Main Administrative Office Mailing Address:

101 East Main Street
Louisville, KY 40202
(502) 580-1000

Incorporated:

August 23, 1982

Admitted to Missouri:

July 1, 1991

Accreditation:

NCQA

State of Domicile:

Kentucky

% Missouri Business:

6.2%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:

595,946

Missouri members at the end of the year:

49,660

2016 Plan Wide Enrollment

Total plan wide member months for the year:

11,376,388

Plan wide members at the end of the year:

968,163

2016 Year-End Officers

President: Bruce D. Broussard

Secretary: Joan O. Lenahan

Chief Financial Officer: Brian Kane

Chief Medical Officer: Roy Beveridge

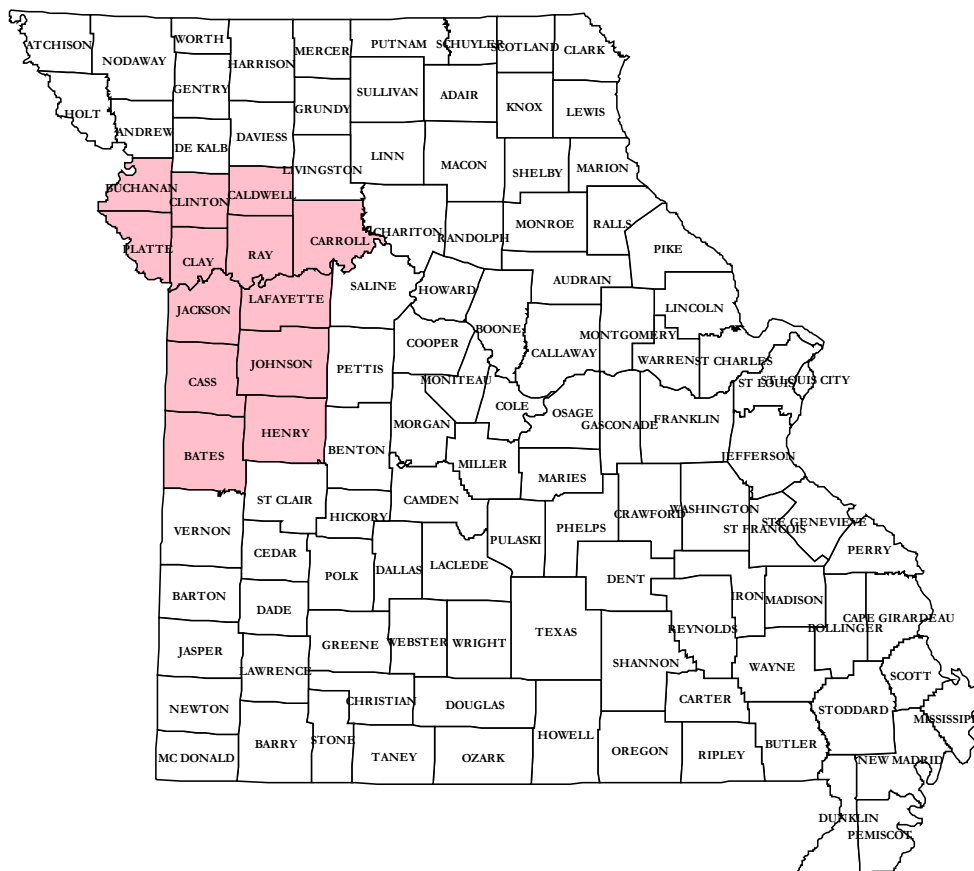
2016 Other Officers, Directors or Trustees

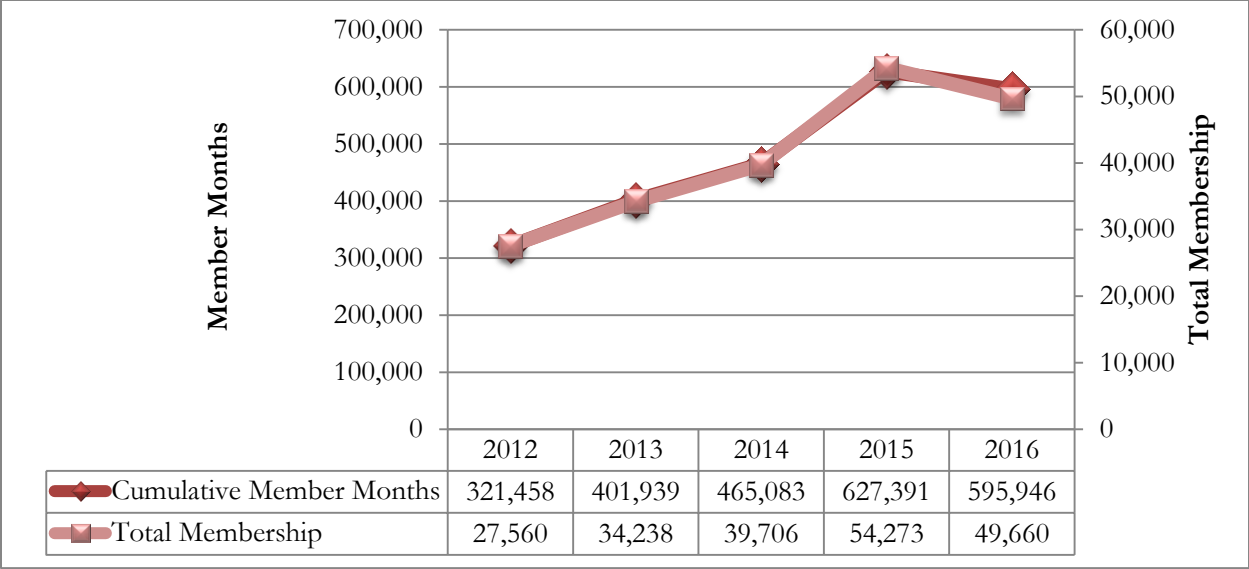
J. Gregory Catron

James E. Murray

Timothy S. Huval

Service Area





Missouri Care

Holding Company:

WellCare Group

Main Administrative Office Mailing Address:

2404 Forum Blvd.
Columbia, MO 65203
602-659-1100

Incorporated:

July 27, 2006

Admitted to Missouri:

March 8, 2007

Accreditation:

N/A

State of Domicile:

Missouri

% Missouri Business:

100%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
1,407,729

Missouri members at the end of the year:
120,967

2016 Plan Wide Enrollment

Total plan wide member months for the year:
1,407,729

Plan wide members at the end of the year:
120,967

2016 Year-End Officers

President: David Reynolds

Secretary: Michael Haber

Chief Financial Officer: Michael Meyer

Chief Medical Officer: Justin Cramer, MD

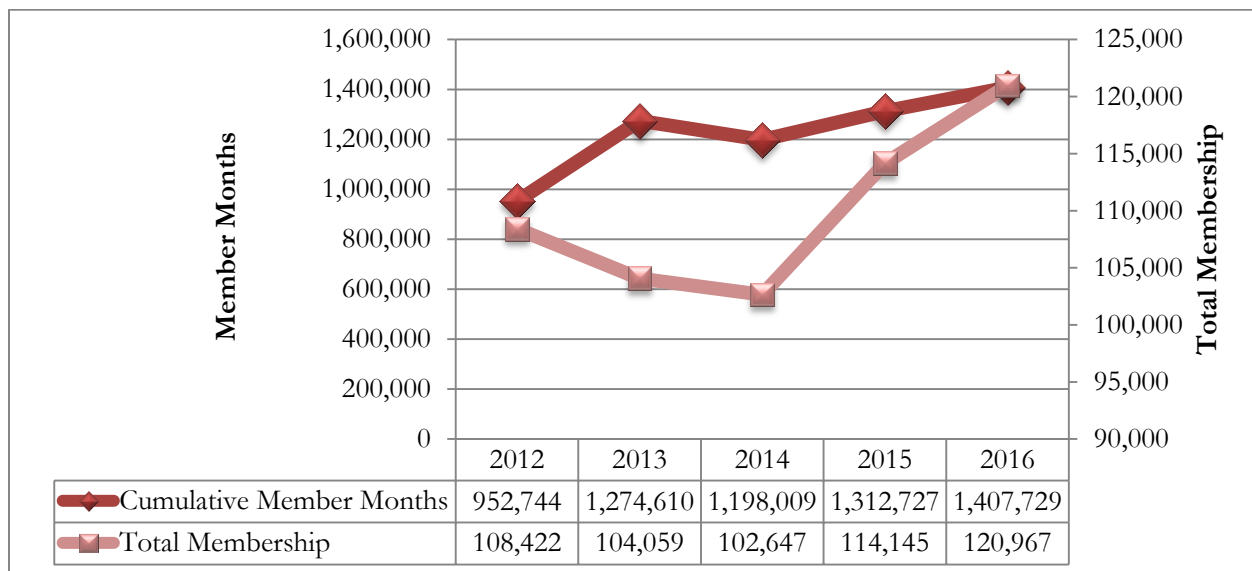
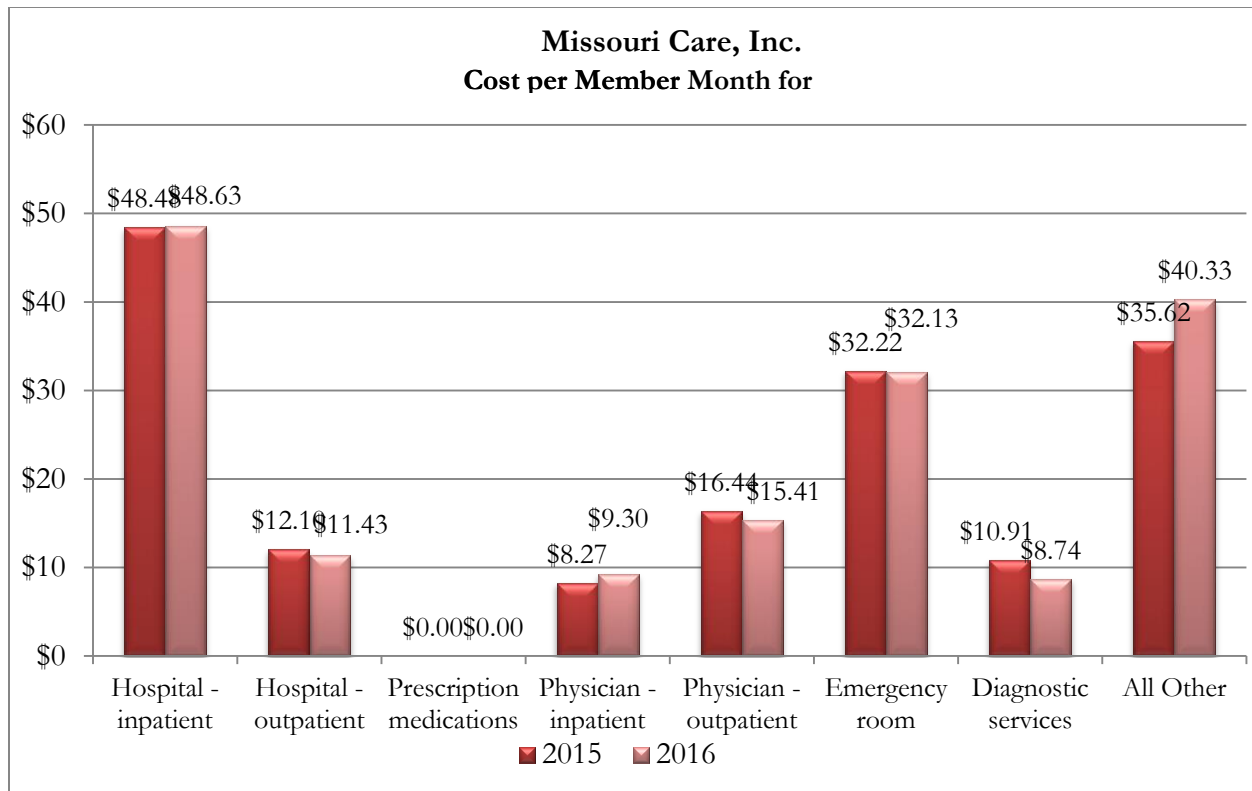
2016 Other Officers, Directors or Trustees

Andrew Asher

Philip Bisesi

Service Area

Entire State



Oxford Health Plans (NJ)

Holding Company:

WellCare Group

Main Administrative Office Mailing Address:

4 Research Drive, 5th Floor
Shelton, CT 06484
203-459-6000

Incorporated:

April 17, 1985

Admitted to Missouri:

May 6, 2014

Accreditation:

NCQA

State of Domicile:

New Jersey

% Missouri Business:

0.0%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
125

Missouri members at the end of the year:
3

2016 Plan Wide Enrollment

Total plan wide member months for the year:
1,227,979

Plan wide members at the end of the year:
107,485

2016 Year-End Officers

President: Paul Owen Marden

Secretary: Carmel Colica

Chief Financial Officer: Timothy Callahan Archer

Chief Medical Officer: Dr. Sandra Nichols

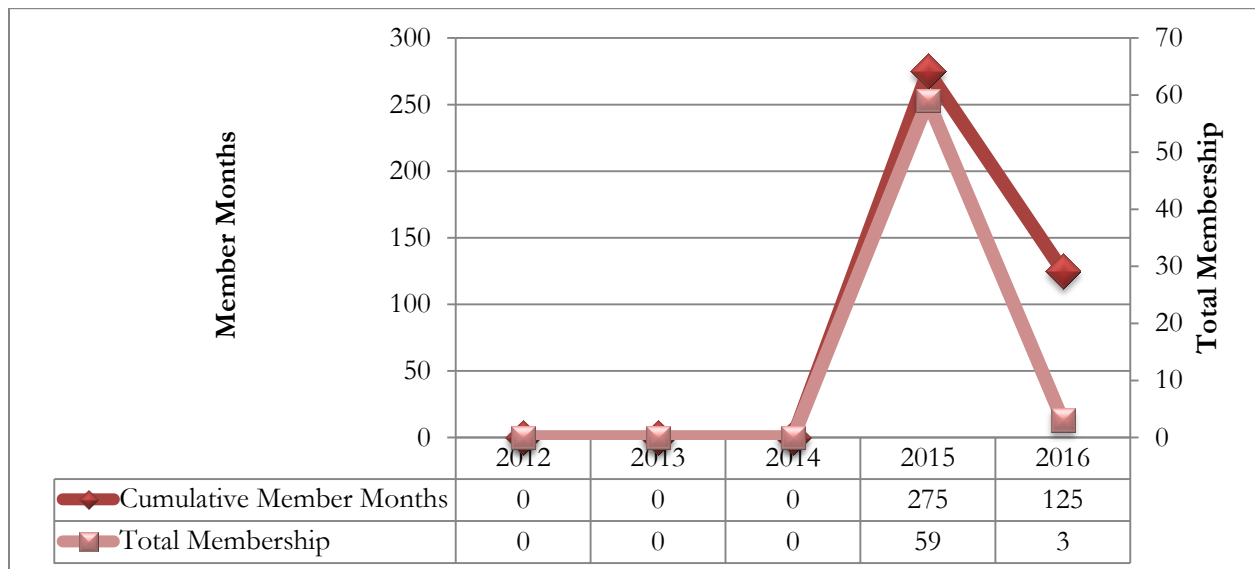
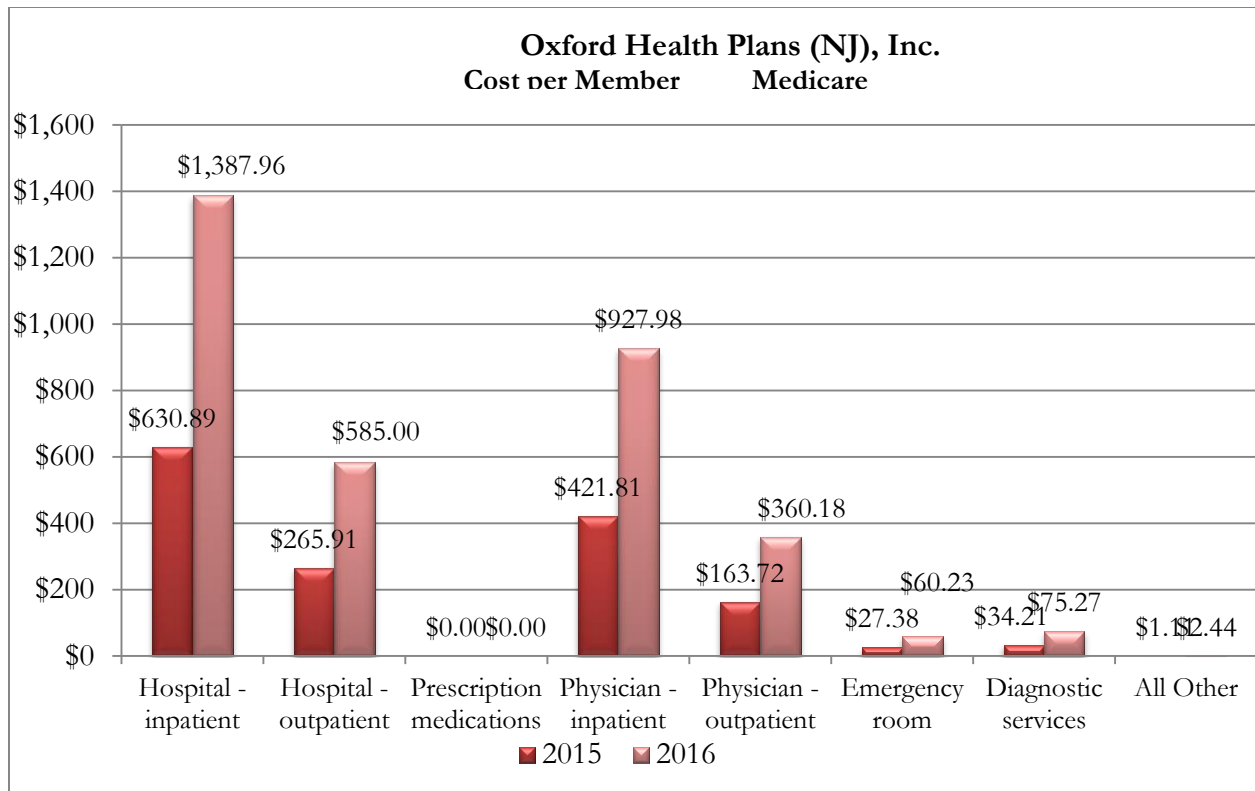
2016 Other Officers, Directors or Trustees

Nyle Brent Cottingham

Sandford Paul Cohen

Heather Anastasia Lang Jacobsen

Service Area – Entire State of Missouri



UnitedHealthcare of the Midwest,

Holding Company:

UnitedHealth Group

Main Administrative Office Mailing Address:

13655 Riverport Drive
Maryland Heights, MO 63043
(314) 592-7000

Incorporated:

February 26, 1985

Admitted to Missouri:

October 1, 1996

Accreditation:

NCQA , URAC

State of Domicile:

Missouri

% Missouri Business:

29.1%

Tax Status:

For Profit

2016 Missouri Enrollment:

Total Missouri member months for the year:
588,970

Missouri members at the end of the year:
49,334

2016 Plan Wide Enrollment

Total plan wide member months for the year:
2,860,604

Plan wide members at the end of the year:
234,184

2016 Year-End Officers

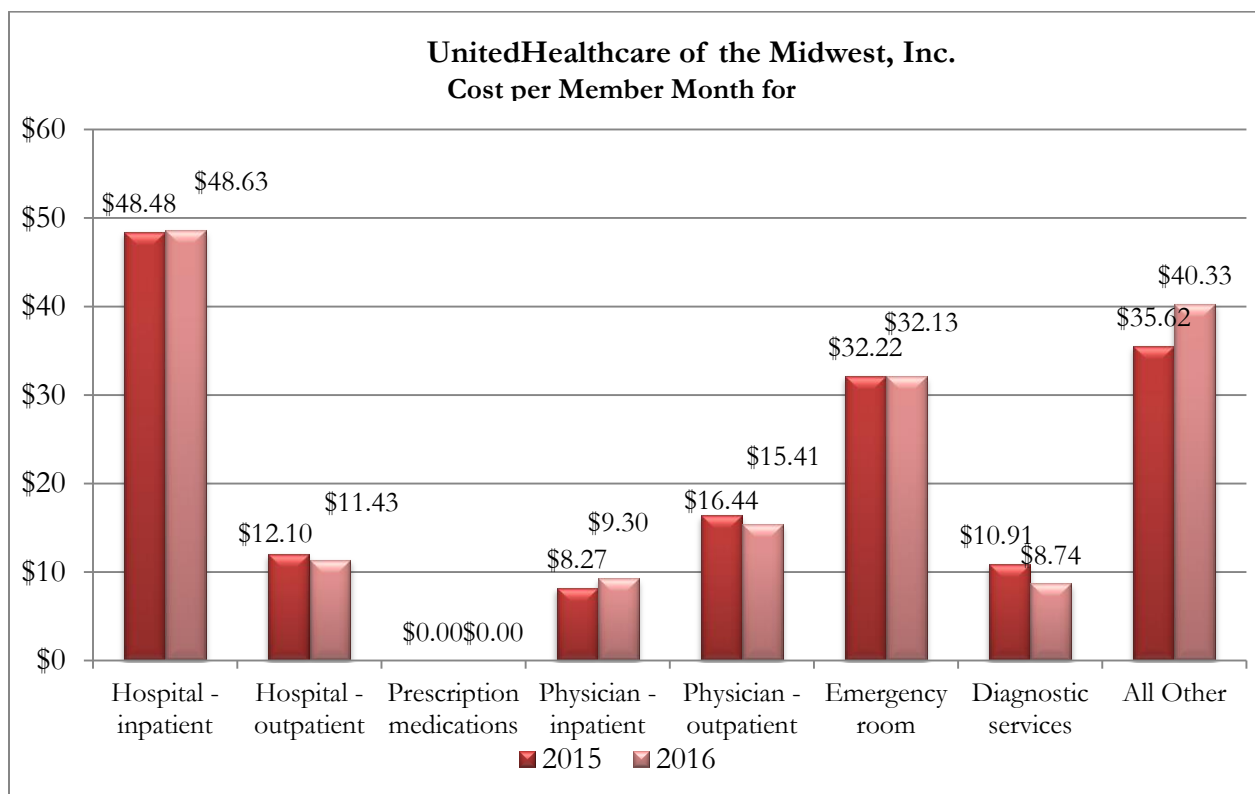
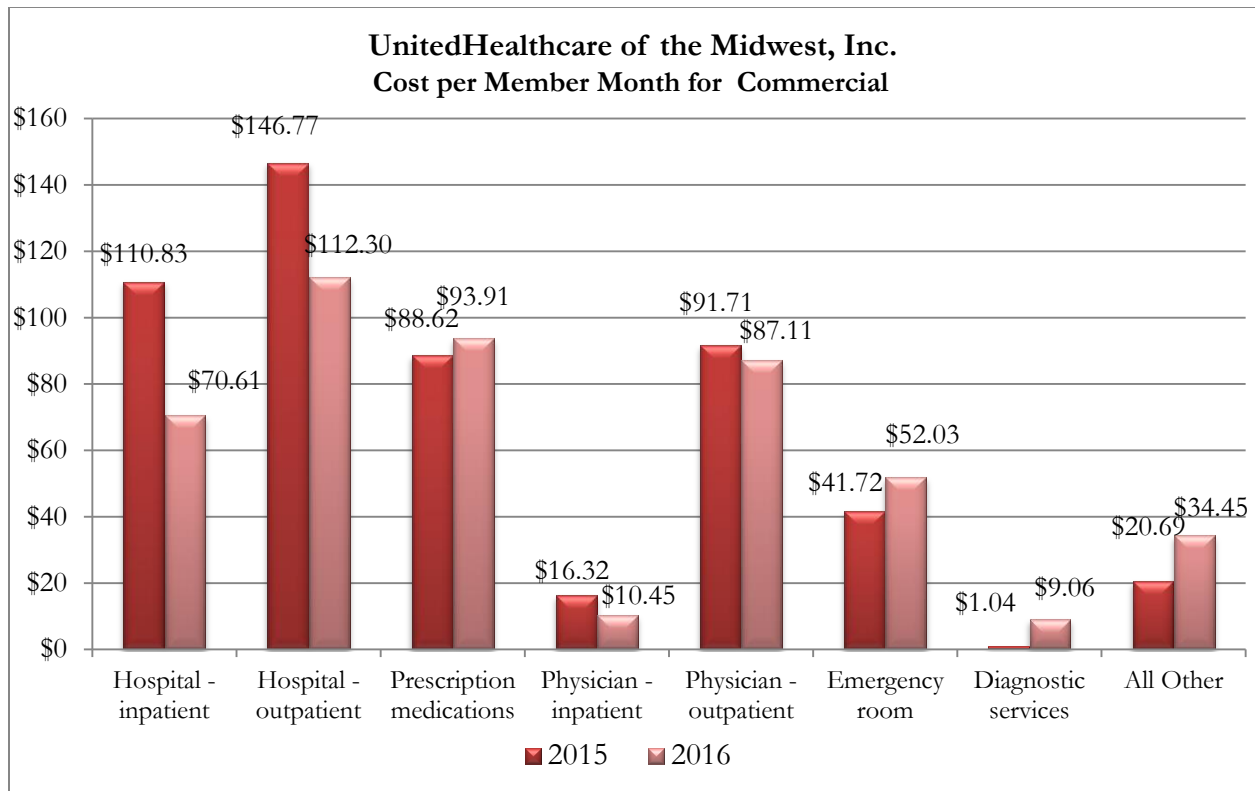
President: Timothy Mark Spilker
Secretary: Christina Regina Palme-Krizak
Chief Financial Officer: Brian St. Martin
Chief Medical Officer: Dr. Jack Weiss

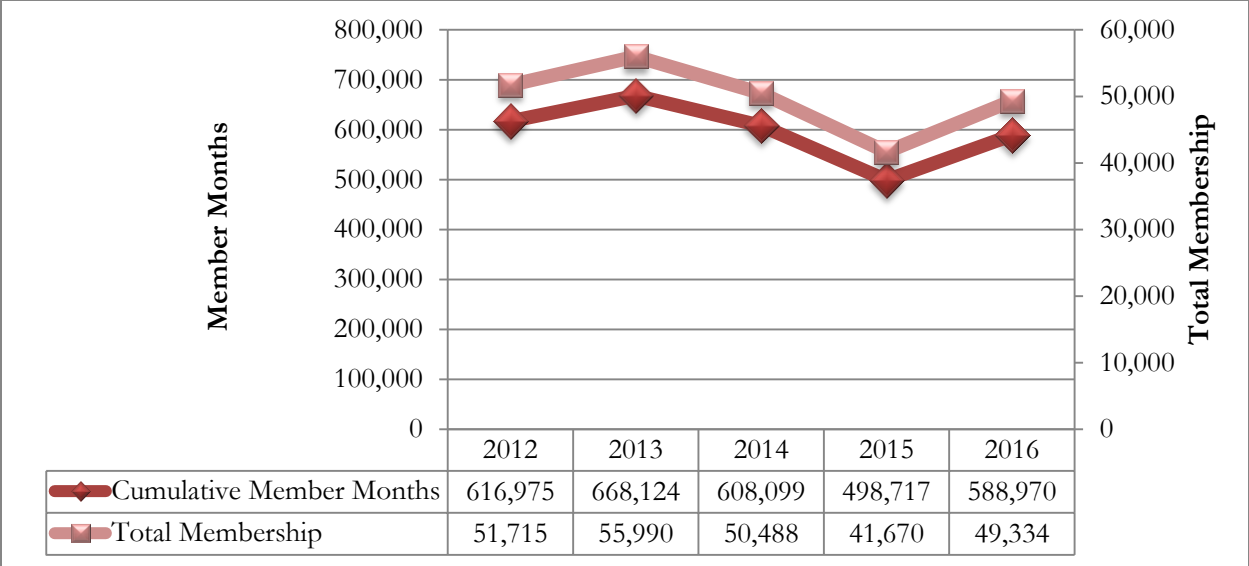
2016 Other Officers, Directors or Trustees

Robert Worth Oberrender
Nyle Brent Cottingham
Heather Anastasia Lang Jacobson
Erin Elizabeth Weber

Service Area

Entire State





Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the Annual Managed Care Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. In the 1990s, POS plans were generally more expensive because of the perception that access to non-participating providers was a luxury and an optional benefit. Over time, however, POS plans became a market necessity for HMOs to continue to be able to sell a product that appeals to consumers. In addition, POS plans came down in price because of the ability to impose higher co-payments, co-insurance requirements and/or limit covered benefits. In more recent years, enrollment in POS plans has typically been as great as or greater than enrollment in traditional HMO plans.

Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

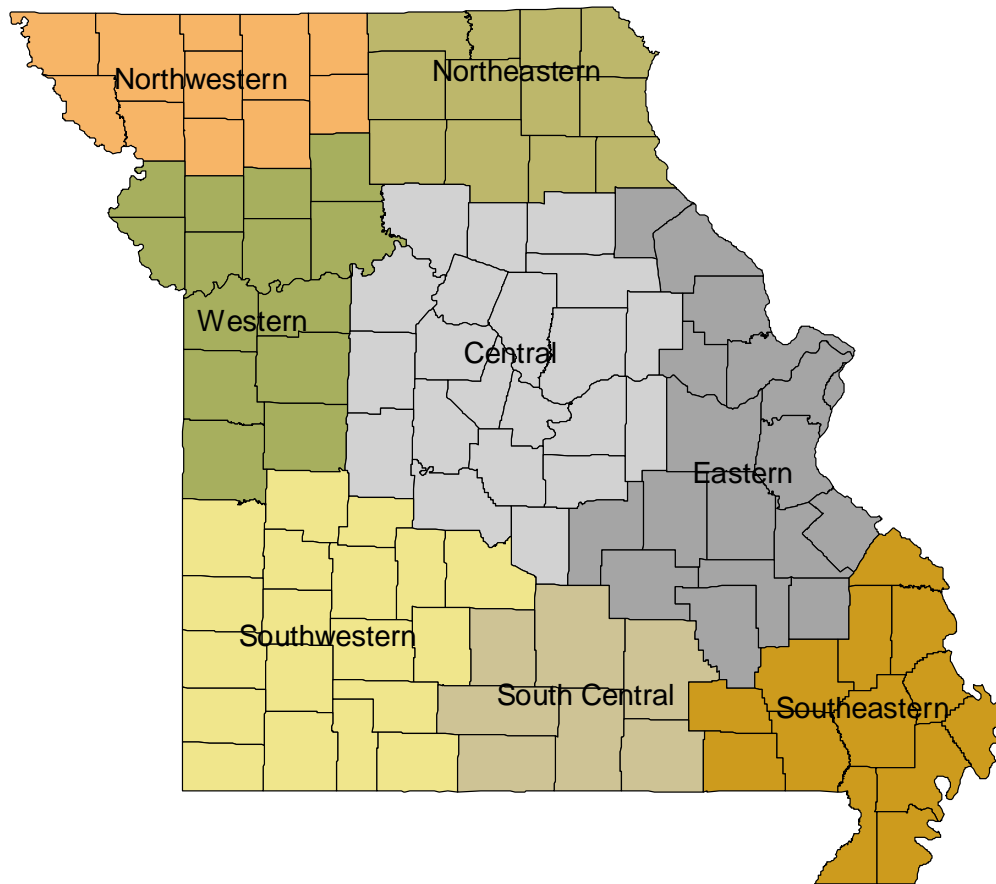
However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. DIFP requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants. The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities.

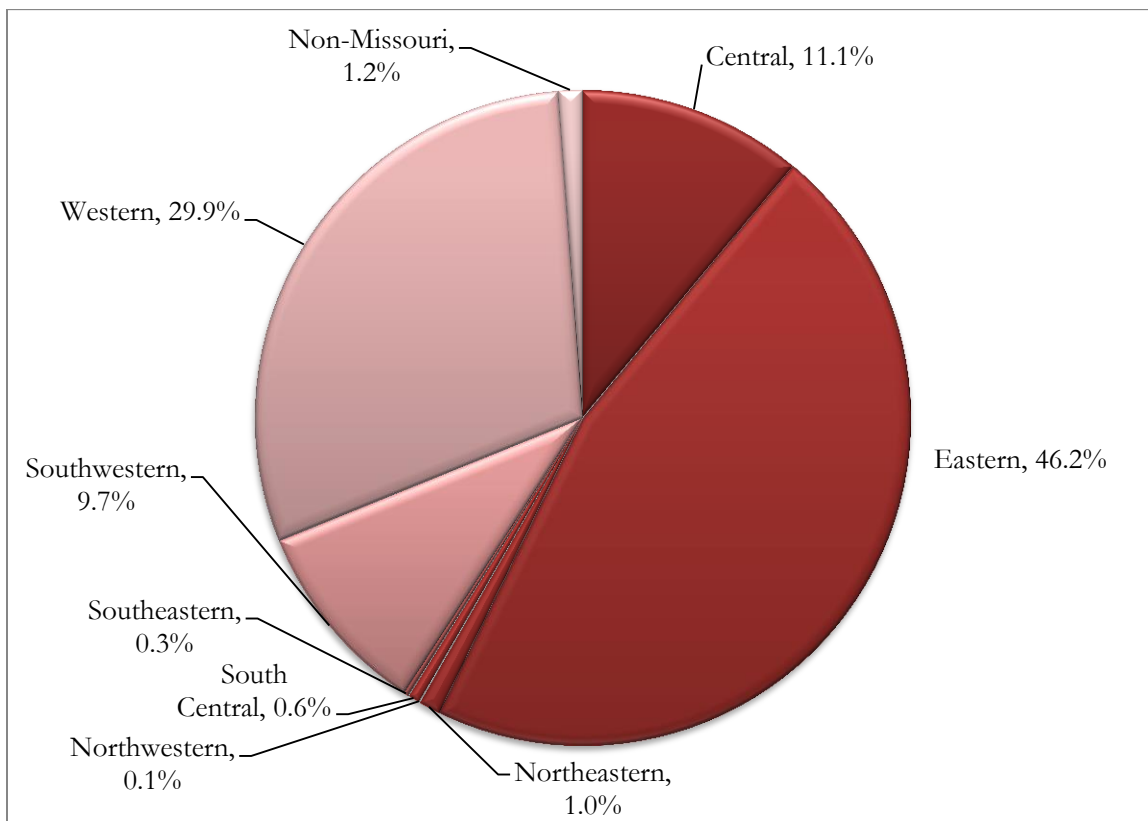
All Missouri counties have at least one HMO that is approved to sell coverage. The following table ludes the number of HMOs with approval in each county.

County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs
Adair	7	Clay	11	Iron	8	Montgomery	8	Saint Clair	9
Andrew	8	Clinton	8	Jackson	12	Morgan	7	Saint Francois	8
Atchison	4	Cole	8	Jasper	9	New Madrid	6	Saint Louis	10
Audrain	8	Cooper	7	Jefferson	10	Newton	9	Ste. Genevieve	8
Barry	10	Crawford	7	Johnson	9	Nodaway	5	Saline	9
Barton	8	Dade	9	Knox	7	Oregon	7	Schuyler	5
Bates	9	Dallas	9	Laclede	10	Osage	8	Scotland	5
Benton	8	Daviess	6	Lafayette	12	Ozark	7	Scott	8
Bollinger	6	DeKalb	7	Lawrence	10	Pemiscot	6	Shannon	8
Boone	9	Dent	7	Lewis	7	Perry	8	Shelby	7
Buchanan	9	Douglas	9	Lincoln	8	Pettis	9	St. Louis City	10
Butler	6	Dunklin	6	Linn	8	Phelps	8	Stoddard	6
Caldwell	7	Franklin	9	Livingston	6	Pike	8	Stone	9
Callaway	8	Gasconade	8	Macon	7	Platte	11	Sullivan	5
Camden	7	Gentry	6	Madison	8	Polk	10	Taney	9
Cape Girardeau	8	Greene	10	Maries	7	Pulaski	8	Texas	7
Carroll	7	Grundy	6	Marion	8	Putnam	5	Vernon	9
Carter	6	Harrison	6	McDonald	6	Ralls	8	Warren	8
Cass	11	Henry	9	Mercer	4	Randolph	8	Washington	8
Cedar	10	Hickory	9	Miller	7	Ray	12	Wayne	6
Chariton	8	Holt	4	Mississippi	6	Reynolds	8	Webster	10
Christian	10	Howard	8	Moniteau	8	Ripley	5	Worth	4
Clark	5	Howell	8	Monroe	7	Saint Charles	10	Wright	9

Missouri Regions



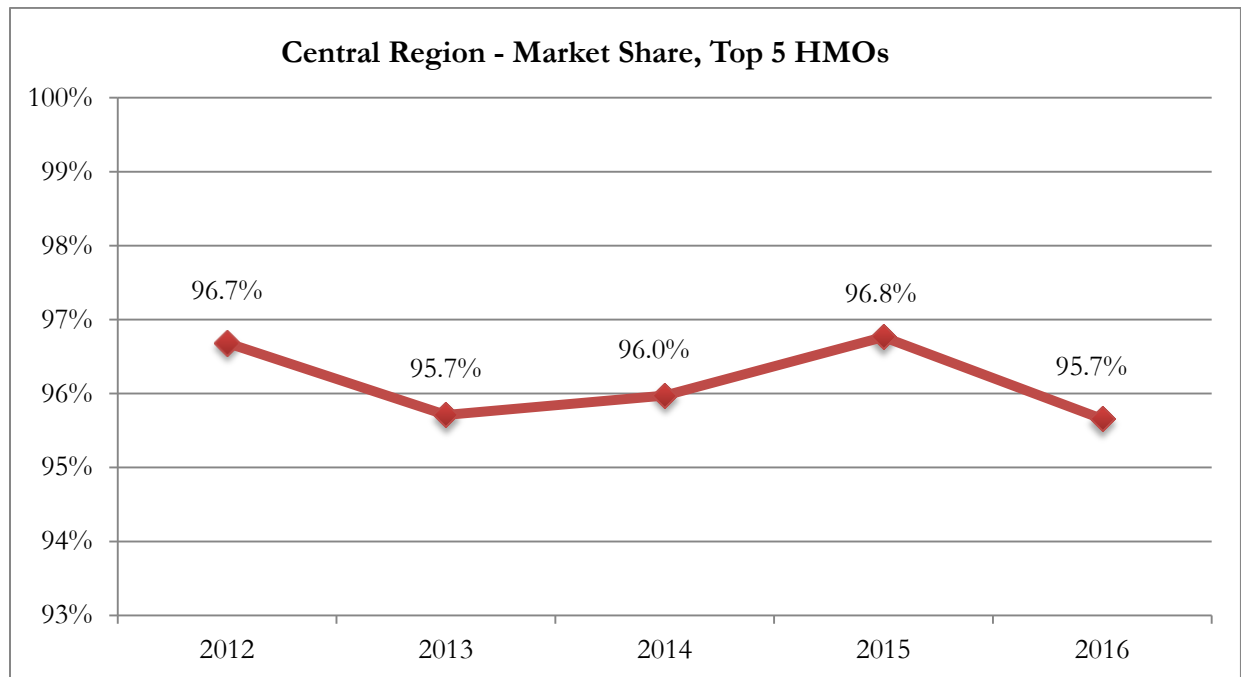
Region	HMO	POS	Medicare	Medicaid	Total	% Missouri Market
Central	871	6,172	5,867	78,042	90,952	11.1%
Eastern	1,695	5,938	124,903	246,494	379,030	46.2%
Northeastern	5	78	26	8,506	8,615	1.0%
Northwestern	319	6	82	83	490	0.1%
South Central	7	438	4,015	180	4,640	0.6%
Southeastern	3	15	90	2,303	2,411	0.3%
Southwestern	160	5,805	56,392	17,196	79,553	9.7%
Western	47,723	198	42,604	155,246	245,771	29.9%
Non-Missouri	3,447	1,444	4,748	177	9,816	1.2%
Total	54,230	20,094	238,727	508,226	821,277	100.0%
% Missouri Market	6.6%	2.4%	29.1%	61.9%	100.0%	



Central Region Enrollment

By Company and Enrollment Classification

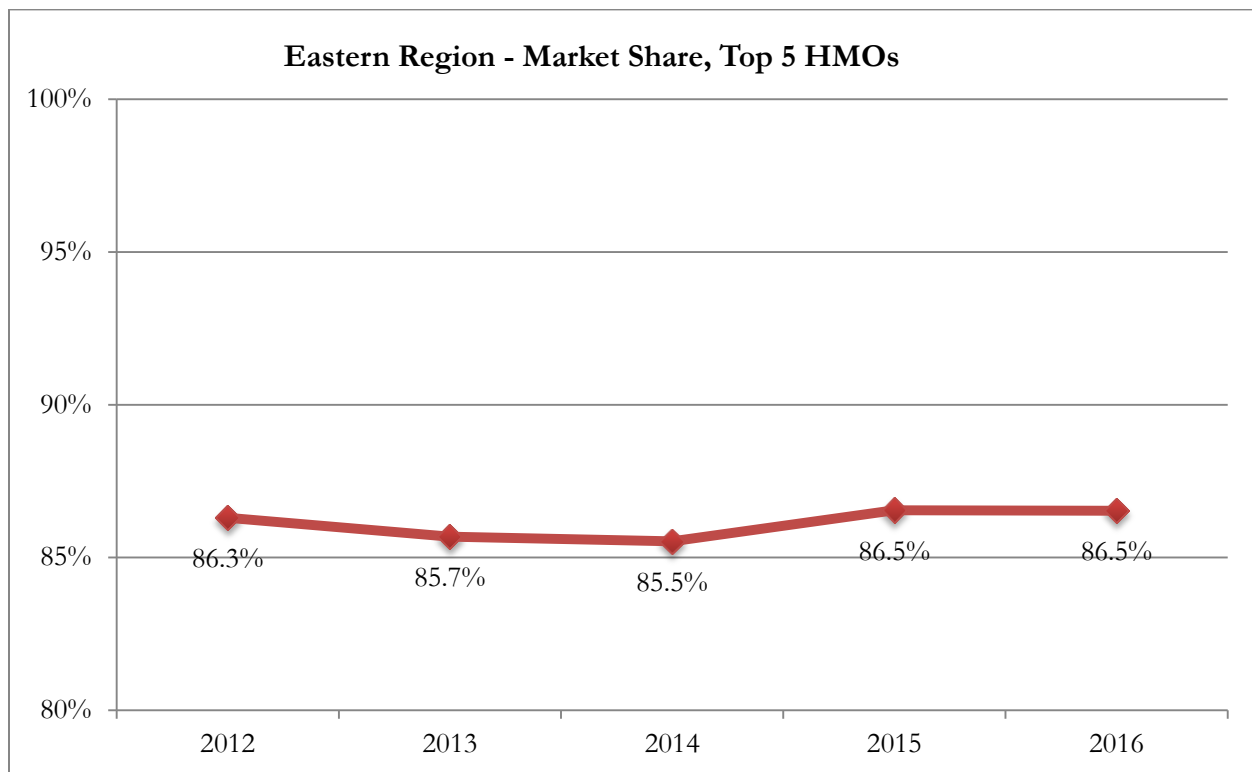
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	37,089	37,089	40.8%
Aetna Health	32	0	0	0	32	0.0%
Cigna HealthCare of St. Louis	6	0	0	0	6	0.0%
Coventry Health Care of KS	0	0	231	0	231	0.3%
Coventry Health Care of Missouri	336	0	1,706	0	2,042	2.2%
Essence Healthcare	0	0	1,271	0	1,271	1.4%
Good Health HMO, dba Blue Care	61	0	0	0	61	0.1%
HMO Missouri, d/b/a Anthem Blue	436	6,172	0	0	6,608	7.3%
Humana Health Plan	0	0	257	0	257	0.3%
Harmony Health Plan of Illinois	0	0	50	0	50	0.1%
Home State Health Plan	0	0	0	14,792	14,792	16.3%
Missouri Care	0	0	0	26,161	26,161	28.8%
UnitedHealthcare of the Midwest	0	0	2,352	0	2,352	2.6%
Total	871	6,172	5,867	78,042	90,952	100.0%



Eastern Region Enrollment

By Company and Enrollment Classification

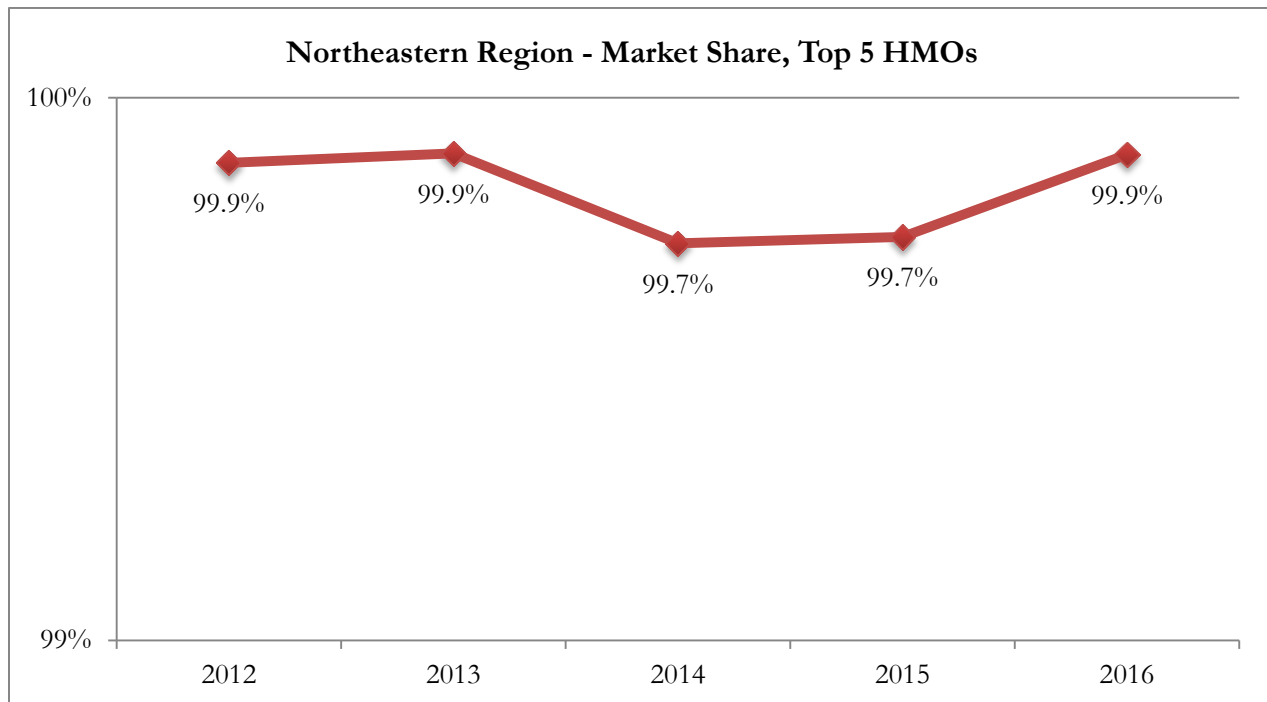
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	144,549	144,549	38.1%
Aetna Health	183	0	0	0	183	0.0%
Cigna HealthCare of St. Louis	156	1	0	0	157	0.0%
Coventry Health Care of KS	0	0	6	0	6	0.0%
Coventry Health Care of Missouri	1,129	224	34,864	0	36,217	9.6%
Essence Healthcare	0	0	42,426	0	42,426	11.2%
Good Health HMO, dba Blue Care	10	0	0	0	10	0.0%
HMO Missouri, d/b/a Anthem Blue	216	5,713	1,649	0	7,578	2.0%
Humana Health Plan	0	0	6,768	0	6,768	1.8%
Harmony Health Plan of Illinois	0	0	128	0	128	0.0%
Home State Health Plan	0	0	0	51,661	51,661	13.6%
Missouri Care	0	0	0	50,284	50,284	13.3%
Oxford Health Plans (NJ)	0	0	3	0	3	0.0%
UnitedHealthcare of the Midwest	1	0	39,059	0	39,060	10.3%
Total	1,695	5,938	124,903	246,494	379,030	100.0%



Northeastern Region Enrollment

By Company and Enrollment Classification

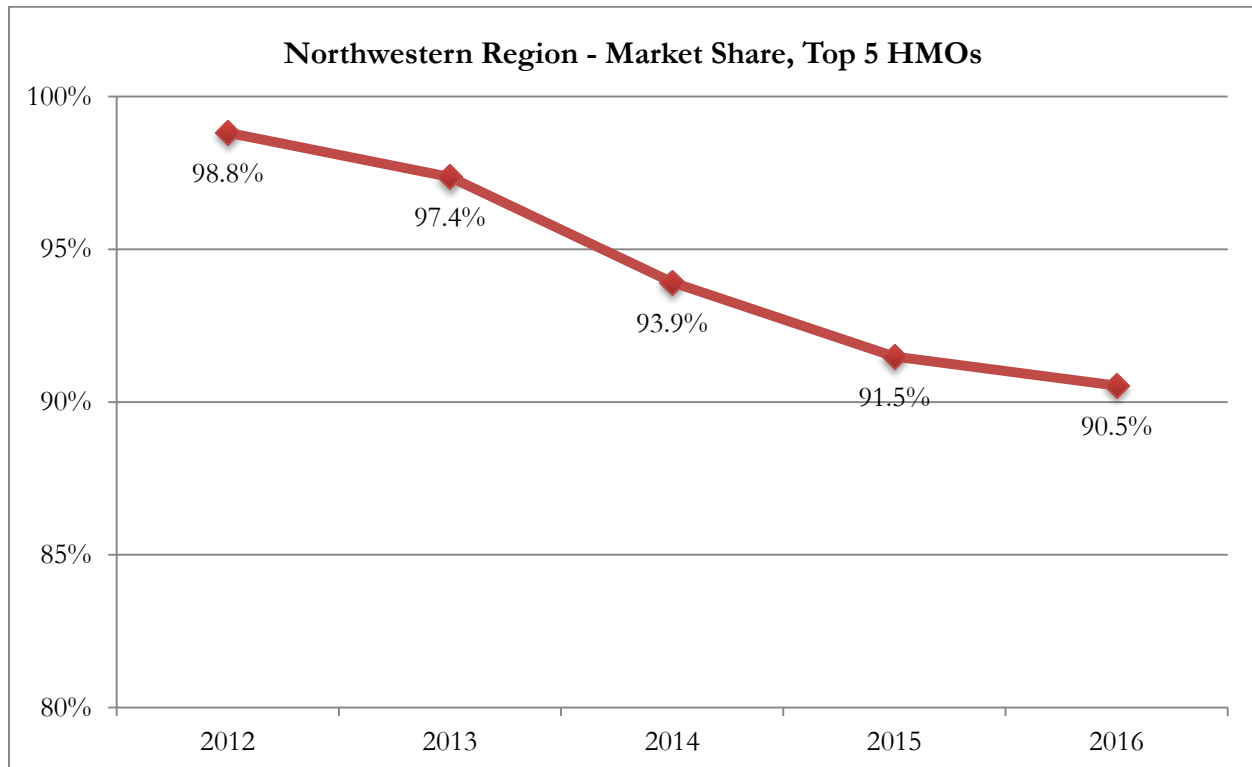
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	3,591	3,591	41.7%
Aetna Health (a Pennsylvania Corporation)	1	0	0	0	1	0.0%
Coventry Health Care of Missouri	1	0	3	0	4	0.0%
Good Health HMO, dba Blue Care	3	0	0	0	3	0.0%
HMO Missouri, d/b/a Anthem Blue Cross	0	78	0	0	78	0.9%
Harmony Health Plan of Illinois	0	0	22	0	22	0.3%
Home State Health Plan	0	0	0	1,886	1,886	21.9%
Missouri Care	0	0	0	3,029	3,029	35.2%
UnitedHealthcare of the Midwest	0	0	1	0	1	0.0%
Total	5	78	26	8,506	8,615	100.0%



Northwestern Region Enrollment

By Company and Enrollment Classification

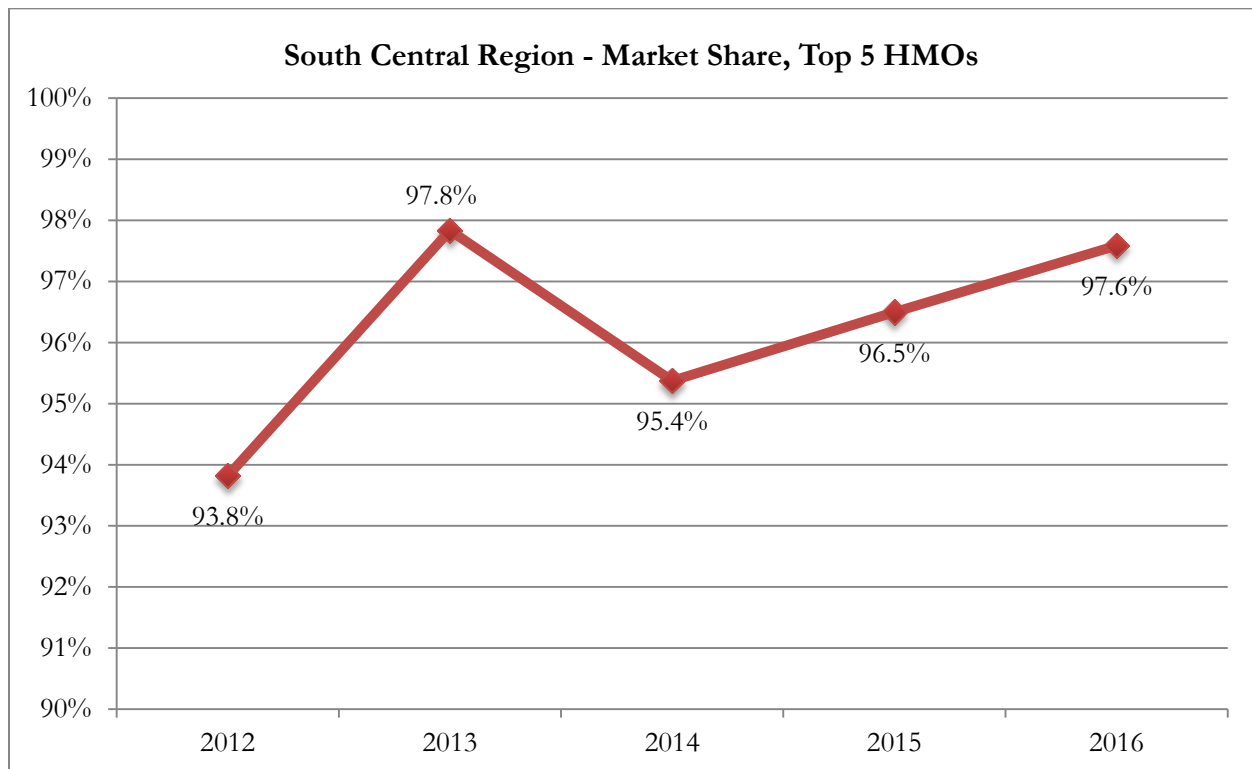
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	38	38	7.7%
Aetna Health (a Pennsylvania Corporation)	24	0	0	0	24	4.9%
Coventry Health Care of KS	0	0	61	0	61	12.4%
Coventry Health Care of Missouri	0	0	5	0	5	1.0%
Good Health HMO, dba Blue Care	295	0	0	0	295	60.2%
HMO Missouri, d/b/a Anthem Blue Cross	0	6	0	0	6	1.2%
Humana Health Plan	0	0	3	0	3	0.6%
Harmony Health Plan of Illinois	0	0	12	0	12	2.4%
Home State Health Plan	0	0	0	19	19	4.0%
Missouri Care	0	0	0	26	26	5.3%
UnitedHealthcare of the Midwest	0	0	1	0	1	0.2%
Total	319	6	82	83	490	100.0%



South Central Region Enrollment

By Company and Enrollment Classification

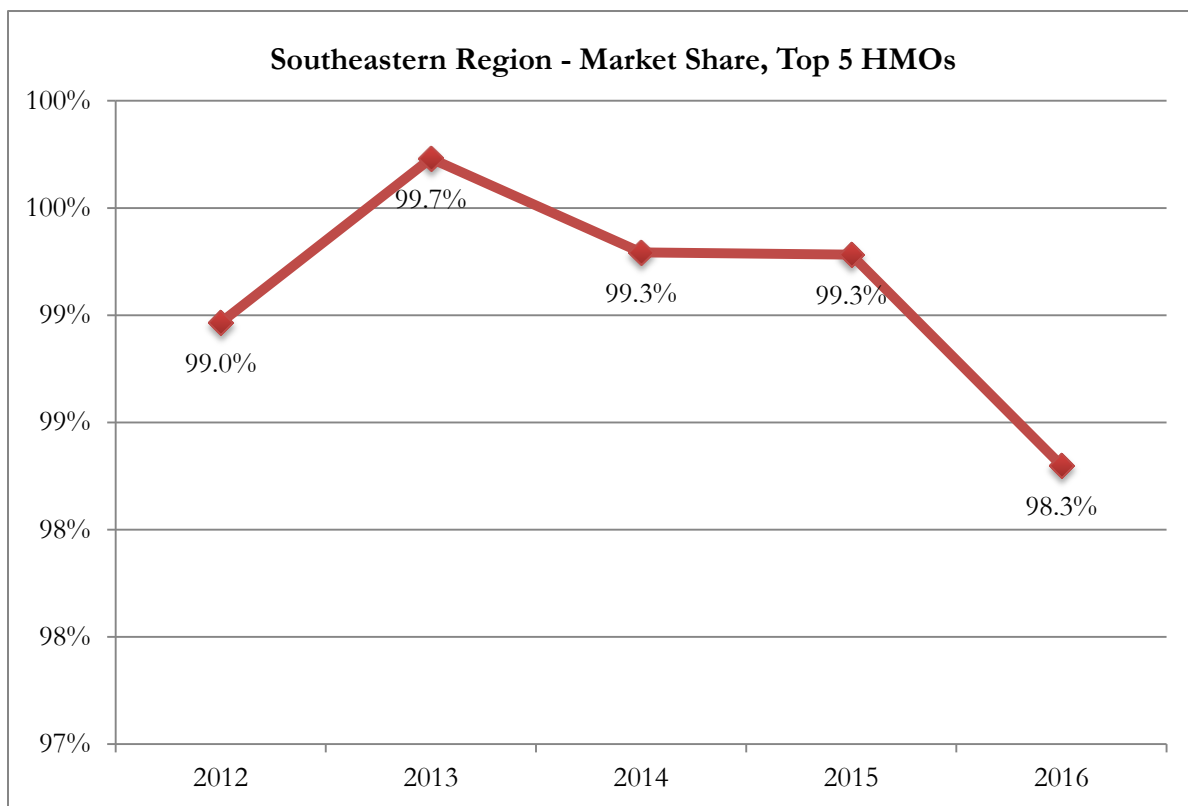
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	87	87	1.9%
Aetna Health (a Pennsylvania Corporation)	2	0	0	0	2	0.0%
Coventry Health Care of Missouri	0	0	866	0	866	18.7%
Good Health HMO, dba Blue Care	3	0	0	0	3	0.1%
HMO Missouri, d/b/a Anthem Blue Cross	2	438	293	0	733	15.8%
Humana Health Plan	0	0	2,276	0	2,276	49.1%
Harmony Health Plan of Illinois	0	0	14	0	14	0.3%
Home State Health Plan	0	0	0	51	51	1.1%
Missouri Care	0	0	0	42	42	0.9%
UnitedHealthcare of the Midwest	0	0	566	0	566	12.2%
Total	7	438	4,015	180	4,640	100.0%



Southeastern Region Enrollment

By Company and Enrollment Classification

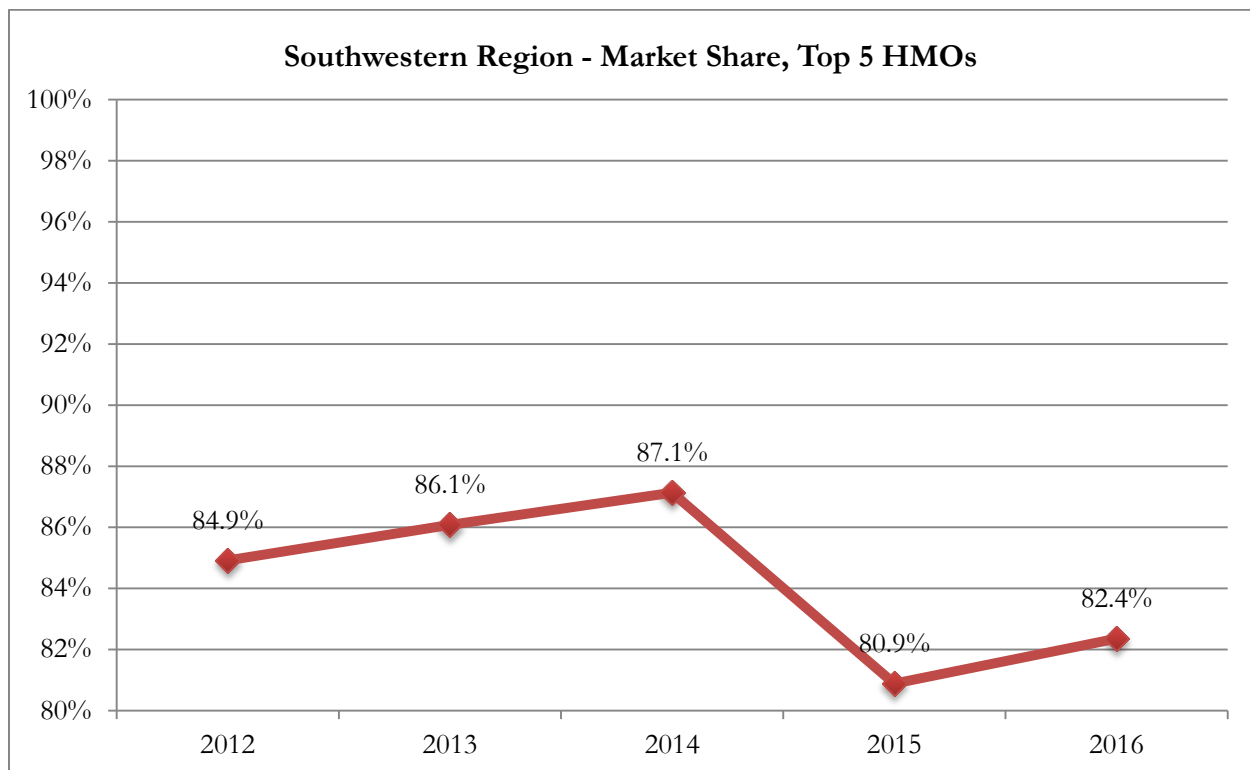
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	955	955	39.6%
Coventry Health Care of KS	0	0	6	0	6	0.2%
Coventry Health Care of Missouri	1	0	16	0	17	0.7%
Good Health HMO, dba Blue Care	1	0	0	0	1	0.0%
HMO Missouri, d/b/a Anthem Blue	1	15	0	0	16	0.7%
Humana Health Plan	0	0	4	0	4	0.2%
Harmony Health Plan of Illinois	0	0	50	0	50	2.1%
Home State Health Plan	0	0	0	942	942	39.1%
Missouri Care	0	0	0	406	406	16.8%
UnitedHealthcare of the Midwest	0	0	14	0	14	0.6%
Total	3	15	90	2,303	2,411	100.0%



Southwestern Region Enrollment

By Company and Enrollment Classification

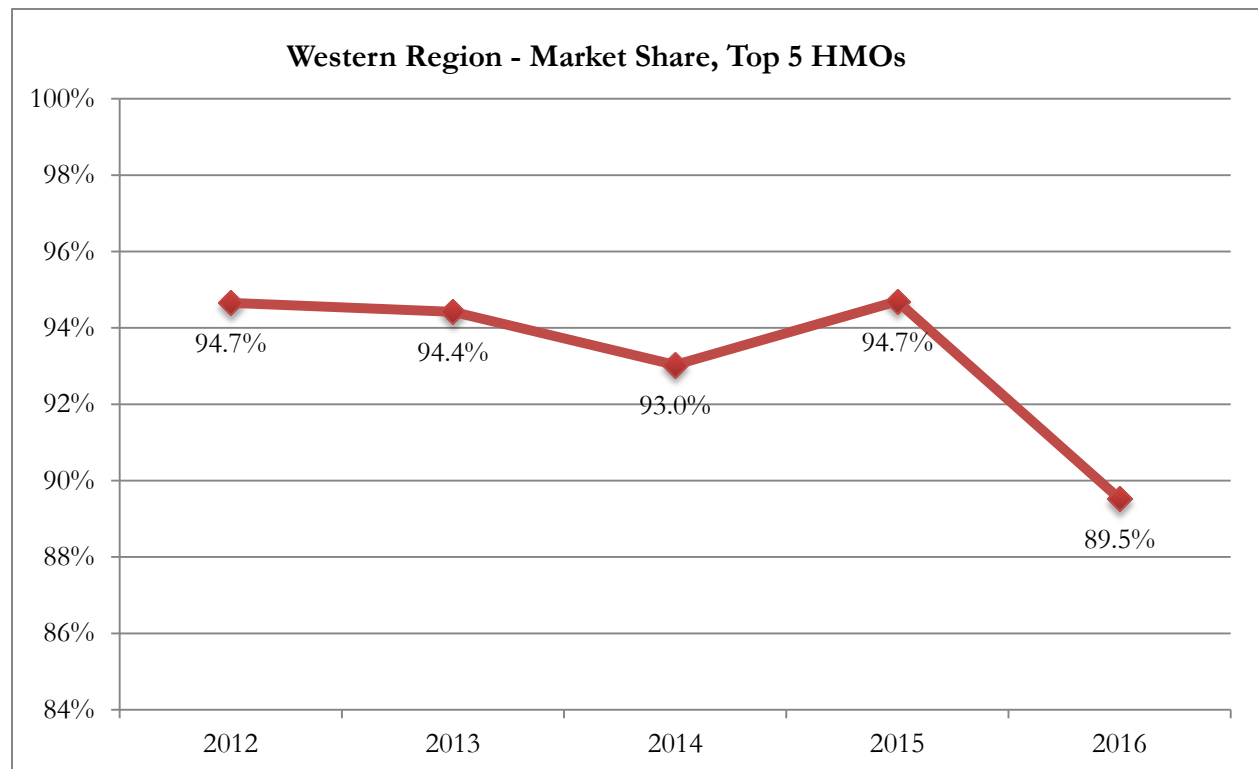
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	7,970	7,970	10.0%
Aetna Health	58	0	0	0	58	0.1%
Blue-Advantage Plus of Kansas City	0	0	3	0	3	0.0%
Cigna HealthCare of St. Louis	54	0	2	0	56	0.1%
Coventry Health Care of KS	0	0	665	0	665	0.8%
Coventry Health Care of Missouri	0	0	21,088	0	21,088	26.5%
Essence Healthcare	0	0	8,256	0	8,256	10.4%
Good Health HMO, dba Blue Care	27	0	0	0	27	0.0%
HMO Missouri, d/b/a Anthem Blue	21	5,805	3,086	0	8,912	11.2%
Humana Health Plan	0	0	19,293	0	19,293	24.3%
Harmony Health Plan of Illinois	0	0	48	0	48	0.1%
Home State Health Plan	0	0	0	4,006	4,006	5.0%
Missouri Care	0	0	0	5,220	5,220	6.6%
UnitedHealthcare of the Midwest	0	0	3,951	0	3,951	5.0%
Total	160	5,805	56,392	17,196	79,553	100.0%



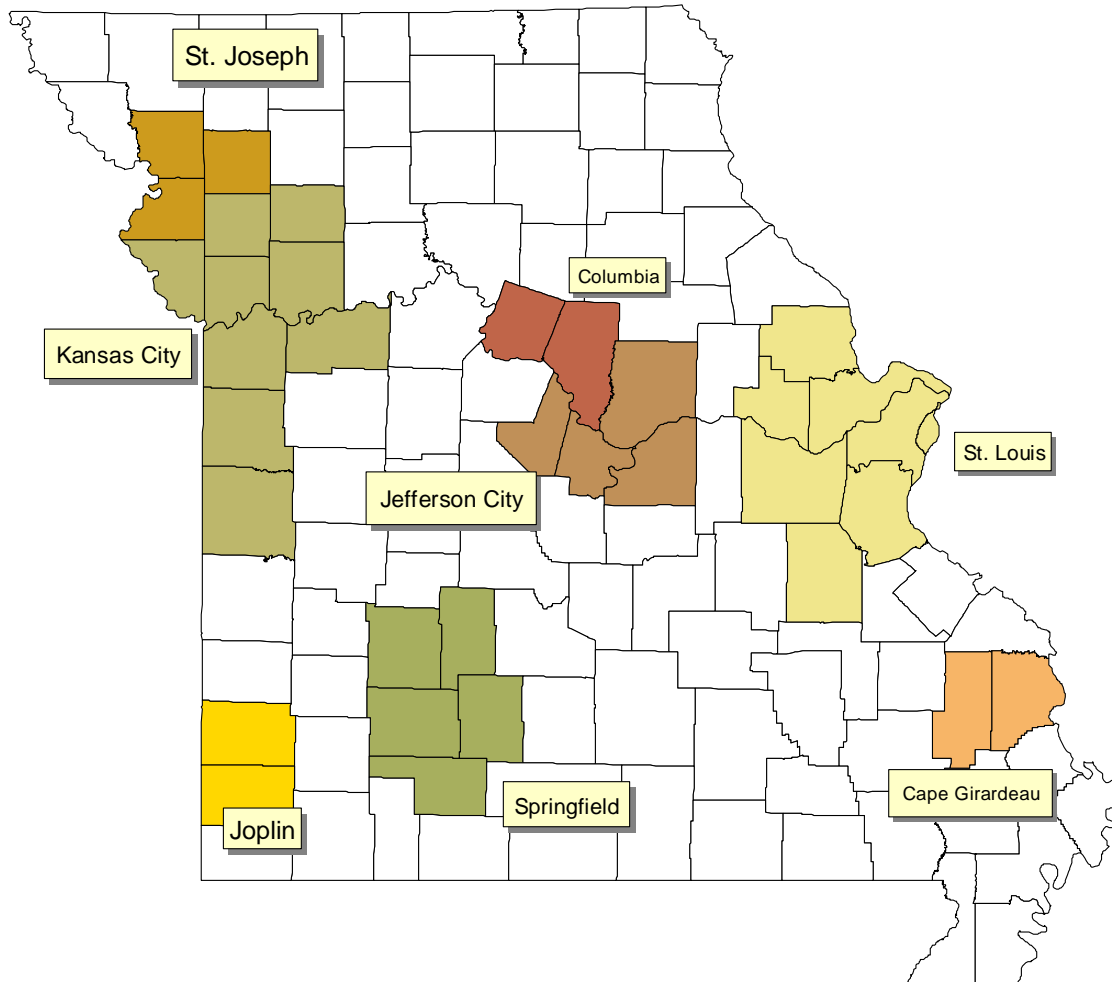
Western Region Enrollment

By Company and Enrollment Classification

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	84,367	84,367	34.3%
Aetna Health	2,961	171	0	0	3,132	1.3%
Blue-Advantage Plus of Kansas City	0	0	2,395	0	2,395	1.0%
Cigna HealthCare of St. Louis	171	4	1,442	0	1,617	0.7%
Coventry Health Care of KS	10	0	5,480	0	5,490	2.2%
Coventry Health Care of Missouri	0	0	8,849	0	8,849	3.6%
Good Health HMO, dba Blue Care	44,302	0	0	0	44,302	18.0%
HMO Missouri, d/b/a Anthem Blue	1	23	0	0	24	0.0%
Humana Health Plan	218	0	20,265	0	20,483	8.3%
Harmony Health Plan of Illinois	0	0	72	0	72	0.0%
Home State Health Plan	0	0	0	31,888	31,888	13.0%
Missouri Care	0	0	0	38,991	38,991	15.9%
UnitedHealthcare of the Midwest	60	0	4,101	0	4,161	1.7%
Total	47,723	198	42,604	155,246	245,771	100.0%

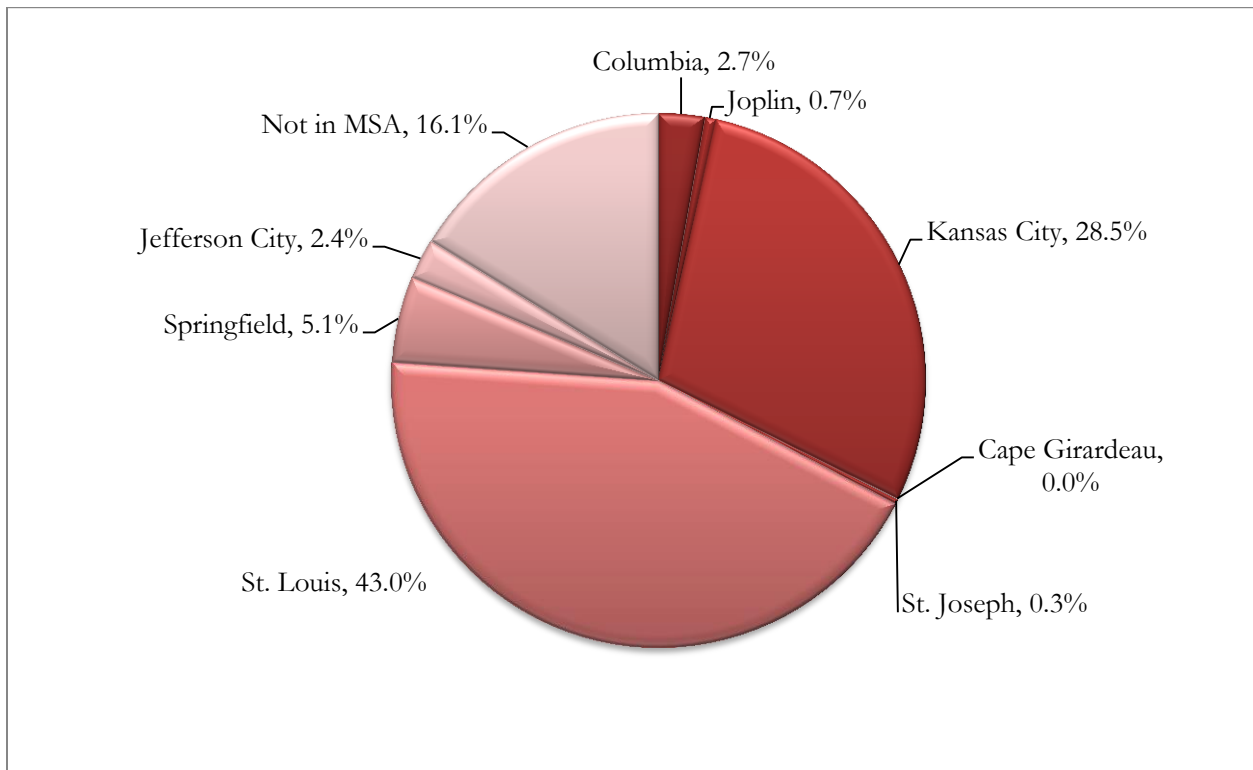


Missouri Metropolitan Statistical Areas (Missouri Portions Only)



Missouri Enrollment by MSA

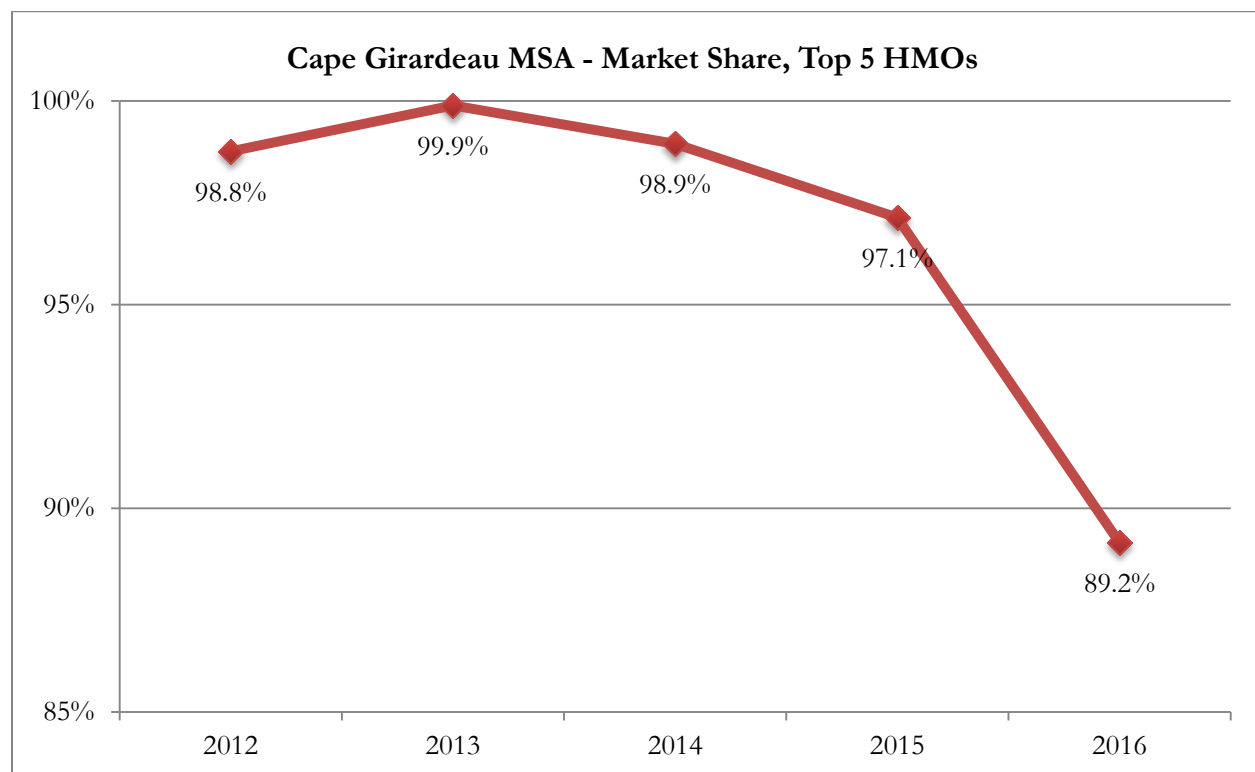
MSA Name	HMO	POS	Medicare	Medicaid	Total	% of Market
Columbia	485	2,254	2,534	16,959	22,232	2.7%
Joplin	27	1,254	4,439	132	5,852	0.7%
Kansas City	45,116	109	41,510	147,449	234,184	28.5%
Cape Girardeau	0	4	23	102	129	0.0%
St. Joseph	2,023	7	171	159	2,360	0.3%
St. Louis	1,671	5,702	121,024	224,350	352,747	43.0%
Springfield	75	3,387	33,682	5,007	42,151	5.1%
Jefferson City	191	2,187	1,209	16,218	19,805	2.4%
Not in MSA	1,195	3,746	29,387	97,673	132,001	16.1%
Out of State	3,447	1,444	4,748	177	9,816	1.2%
Total	54,230	20,094	238,727	508,226	821,277	100.0%



Cape Girardeau MSA

Enrollment by Company

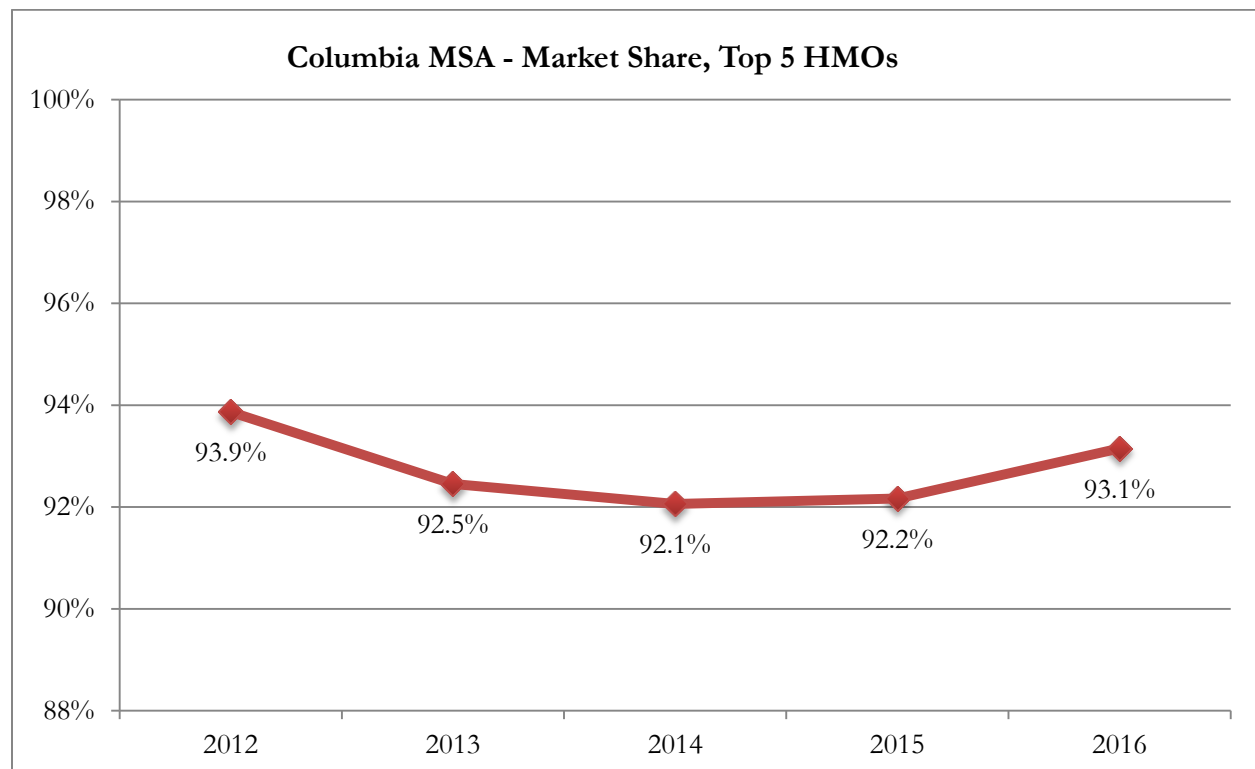
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	39	39	30.2%
Coventry Health Care of KS	0	0	6	0	6	4.6%
Coventry Health Care of Missouri	0	0	3	0	3	2.3%
HMO Missouri, d/b/a Anthem Blue Cross	0	4	0	0	4	3.1%
Humana Health Plan	0	0	1	0	1	0.8%
Harmony Health Plan of Illinois	0	0	7	0	7	5.4%
Home State Health Plan	0	0	0	40	40	31.1%
Missouri Care	0	0	0	23	23	17.8%
UnitedHealthcare of the Midwest	0	0	6	0	6	4.6%
Total	0	4	23	102	129	100.0%



Columbia MSA

Enrollment by Company

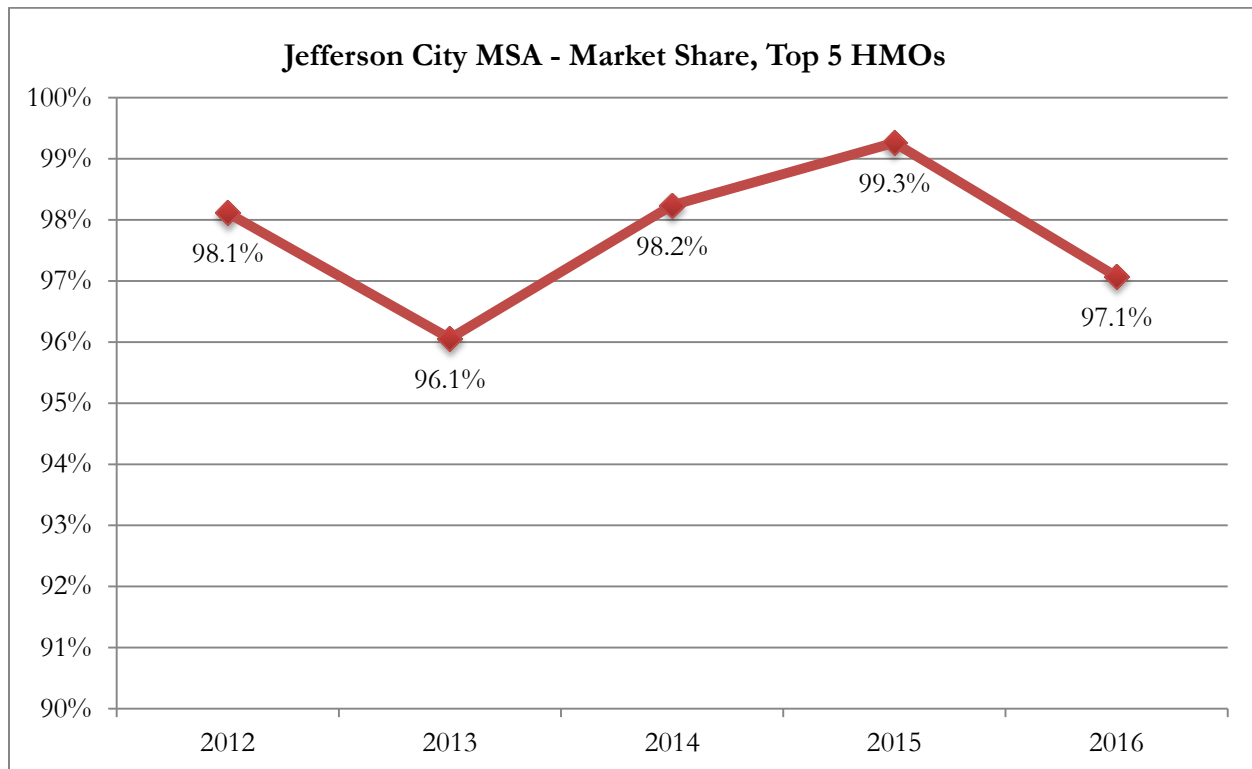
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	7,453	7,453	33.5%
Aetna Health	1	0	0	0	1	0.0%
Coventry Health Care of KS	0	0	3	0	3	0.0%
Coventry Health Care of Missouri	259	0	219	0	478	2.2%
Essence Healthcare	0	0	1,271	0	1,271	5.7%
HMO Missouri, d/b/a Anthem Blue	225	2,254	0	0	2,479	11.2%
Harmony Health Plan of Illinois	0	0	16	0	16	0.1%
Home State Health Plan	0	0	0	3,374	3,374	15.2%
Missouri Care	0	0	0	6,132	6,132	27.6%
UnitedHealthcare of the Midwest	0	0	1,025	0	1,025	4.6%
Total	485	2,254	2,534	16,959	22,232	100.0%



Jefferson City MSA

Enrollment by Company

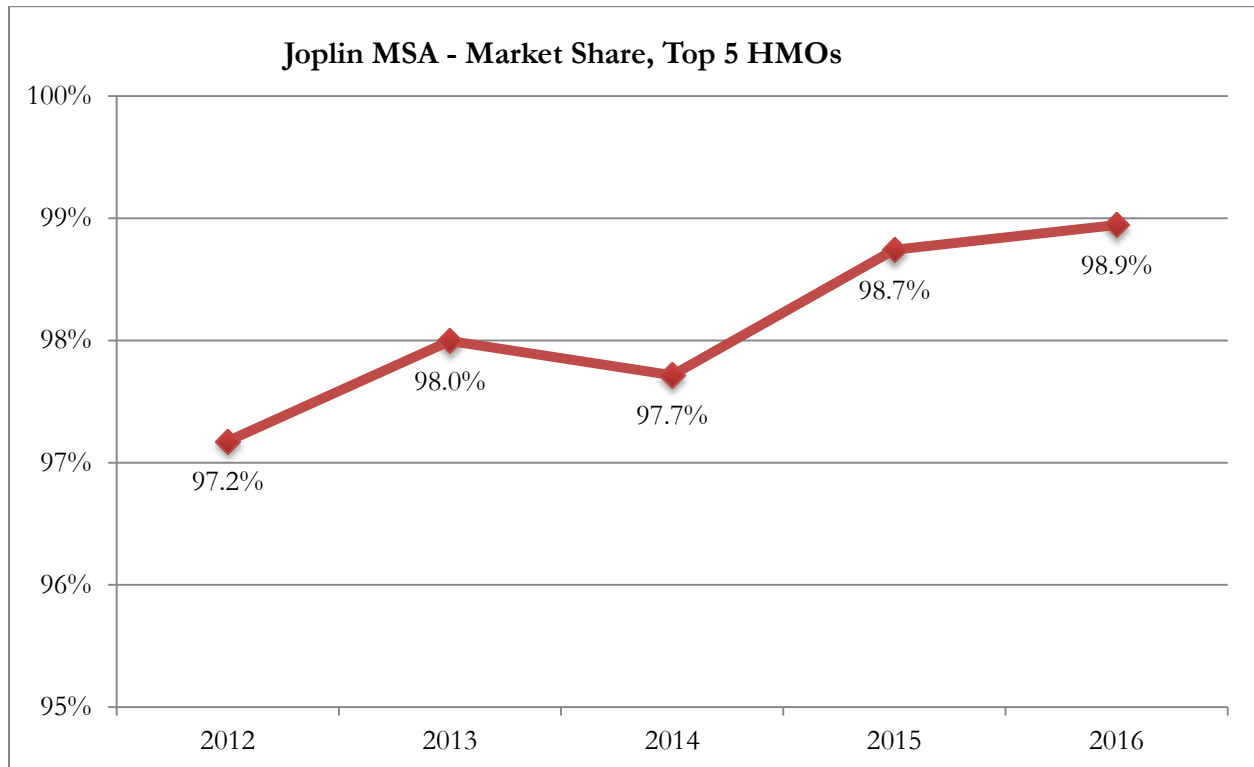
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	9,012	9,012	45.5%
Coventry Health Care of KS	0	0	2	0	2	0.0%
Coventry Health Care of Missouri	27	0	632	0	659	3.3%
Good Health HMO, dba Blue Care	4	0	0	0	4	0.0%
HMO Missouri, d/b/a Anthem Blue	160	2,187	0	0	2,347	11.9%
Humana Health Plan	0	0	2	0	2	0.0%
Harmony Health Plan of Illinois	0	0	9	0	9	0.0%
Home State Health Plan	0	0	0	2,980	2,980	15.0%
Missouri Care	0	0	0	4,226	4,226	21.3%
UnitedHealthcare of the Midwest	0	0	564	0	564	2.8%
Total	191	2,187	1,209	16,218	19,805	100.0%



Joplin MSA

Enrollment by Company

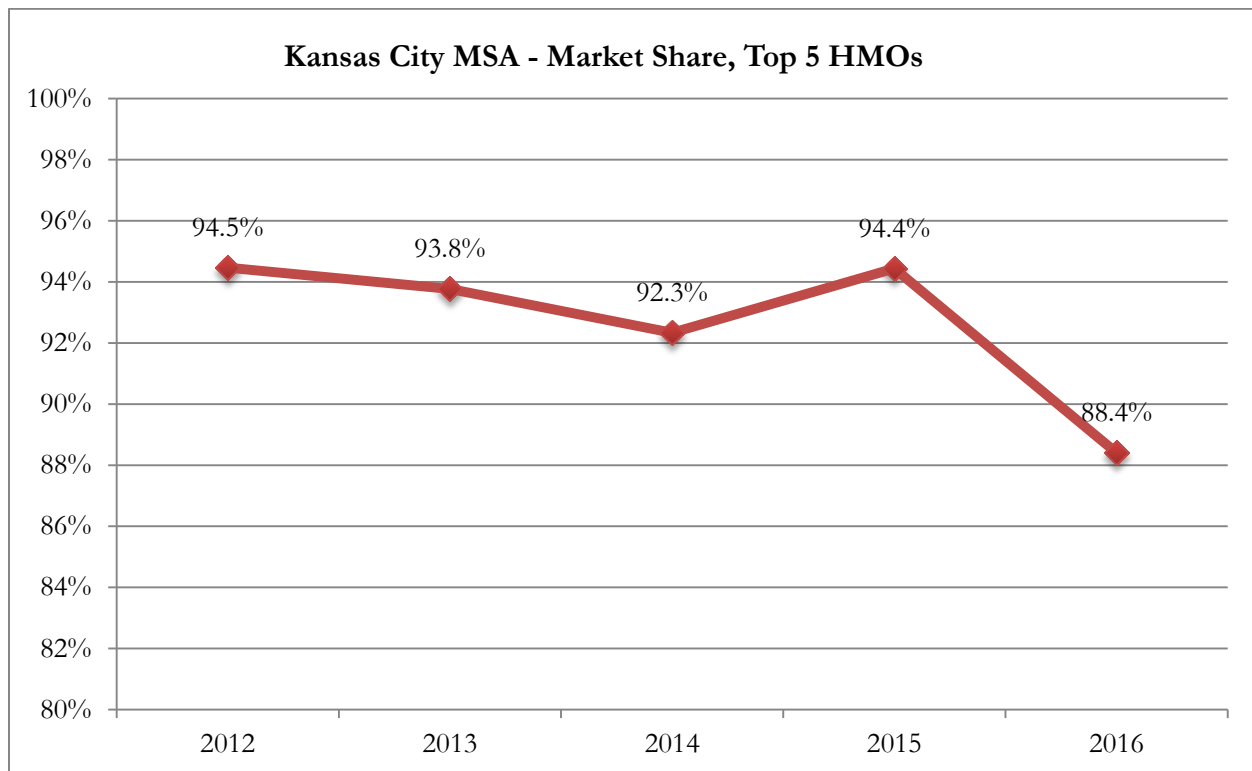
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	58	58	1.0%
Aetna Health	8	0	0	0	8	0.1%
Cigna HealthCare of St. Louis	1	0	0	0	1	0.0%
Coventry Health Care of Missouri	0	0	950	0	950	16.2%
Good Health HMO, dba Blue Care	6	0	0	0	6	0.1%
HMO Missouri, d/b/a Anthem Blue	12	1,254	364	0	1,630	27.9%
Humana Health Plan	0	0	3,109	0	3,109	53.1%
Harmony Health Plan of Illinois	0	0	10	0	10	0.2%
Home State Health Plan	0	0	0	31	31	0.5%
Missouri Care	0	0	0	43	43	0.7%
UnitedHealthcare of the Midwest	0	0	6	0	6	0.1%
Total	27	1,254	4,439	132	5,852	100.0%



Kansas City MSA

Enrollment by Company

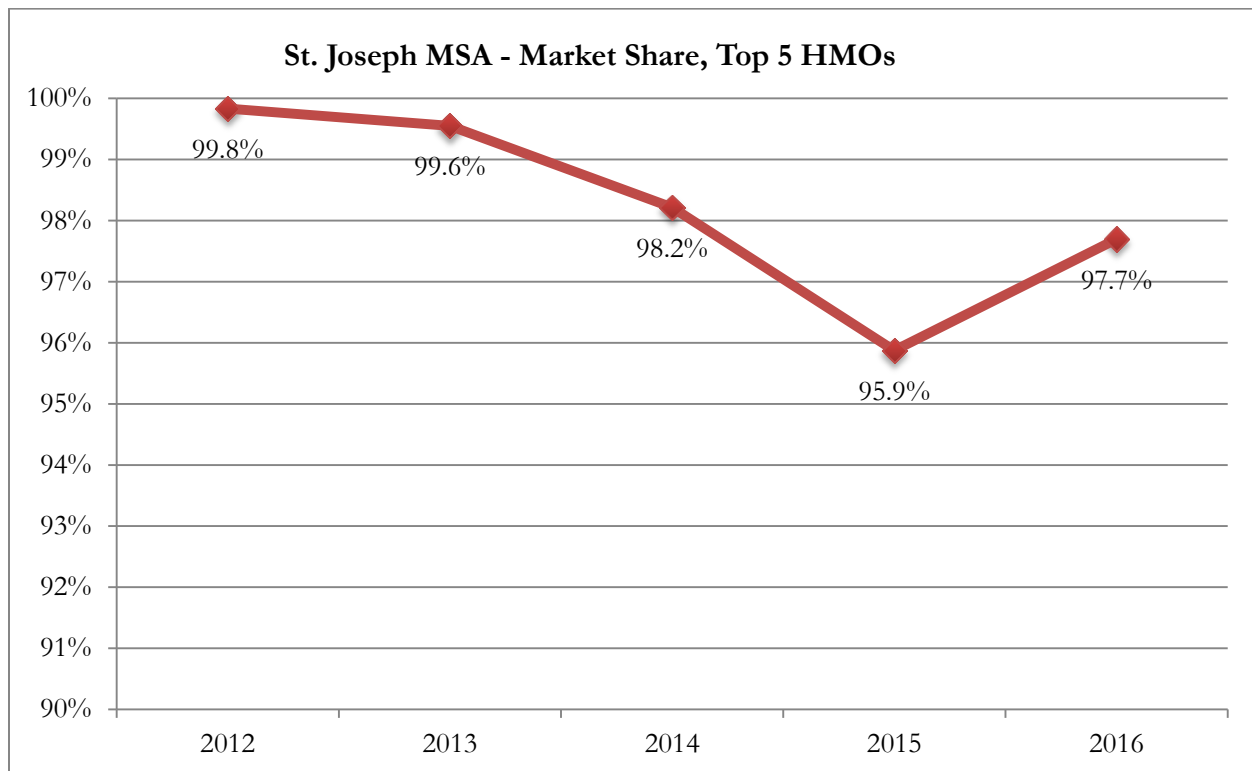
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	80,344	80,344	34.3%
Aetna Health	2,844	90	0	0	2,934	1.3%
Blue-Advantage Plus of Kansas City	0	0	2,395	0	2,395	1.0%
Cigna HealthCare of St. Louis	171	4	1,441	0	1,616	0.7%
Coventry Health Care of KS	7	0	4,882	0	4,889	2.1%
Coventry Health Care of Missouri	0	0	8,812	0	8,812	3.8%
Good Health HMO, dba Blue Care	41,815	0	0	0	41,815	17.9%
HMO Missouri, d/b/a Anthem Blue	1	15	0	0	16	0.0%
Humana Health Plan	218	0	19,820	0	20,038	8.6%
Harmony Health Plan of Illinois	0	0	61	0	61	0.0%
Home State Health Plan	0	0	0	30,349	30,349	13.0%
Missouri Care	0	0	0	36,756	36,756	15.7%
UnitedHealthcare of the Midwest	60	0	4,099	0	4,159	1.8%
Total	45,116	109	41,510	147,449	234,184	100.0%



St. Joseph MSA

Enrollment by Company

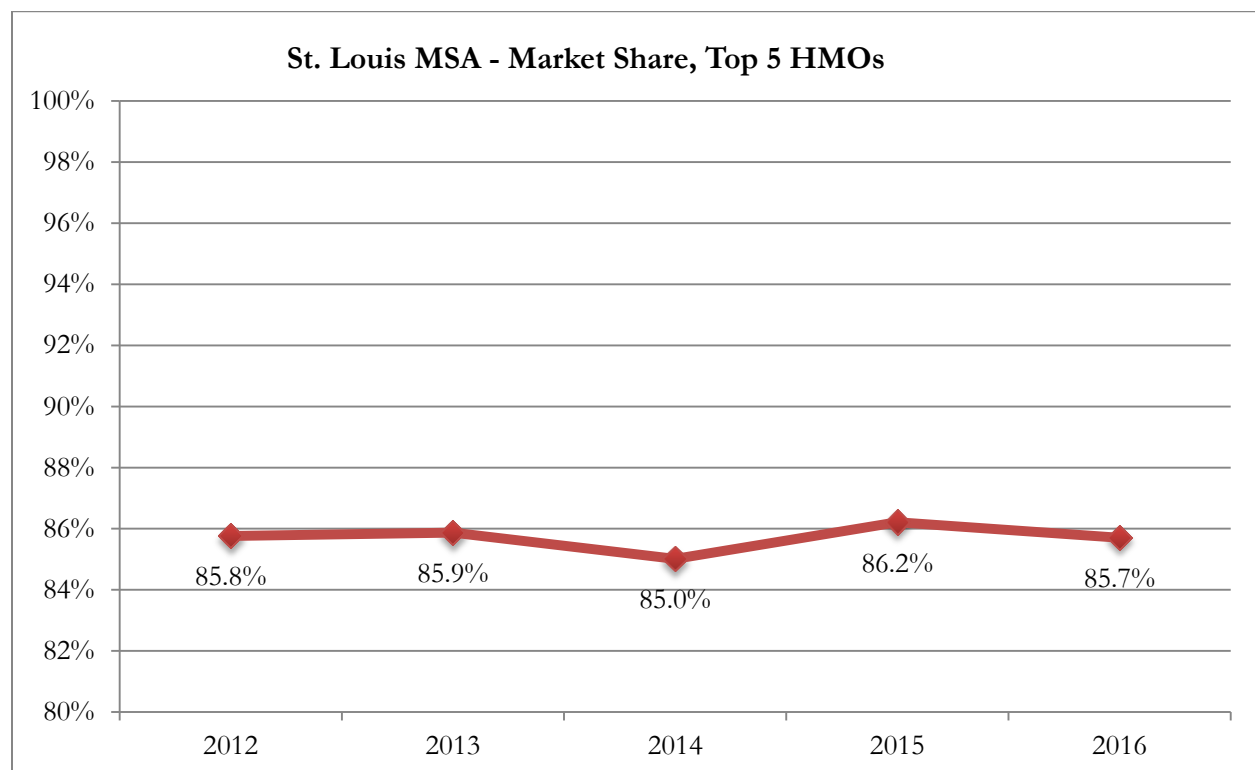
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	88	88	3.7%
Aetna Health	66	2	0	0	68	2.9%
Coventry Health Care of KS	1	0	154	0	155	6.6%
Coventry Health Care of Missouri	0	0	6	0	6	0.3%
Good Health HMO, dba Blue Care	1,956	0	0	0	1,956	82.9%
HMO Missouri, d/b/a Anthem Blue	0	5	0	0	5	0.2%
Humana Health Plan	0	0	2	0	2	0.1%
Harmony Health Plan of Illinois	0	0	9	0	9	0.4%
Home State Health Plan	0	0	0	38	38	1.6%
Missouri Care	0	0	0	33	33	1.4%
Total	2,023	7	171	159	2,360	100.0%



St. Louis MSA

Enrollment by Company

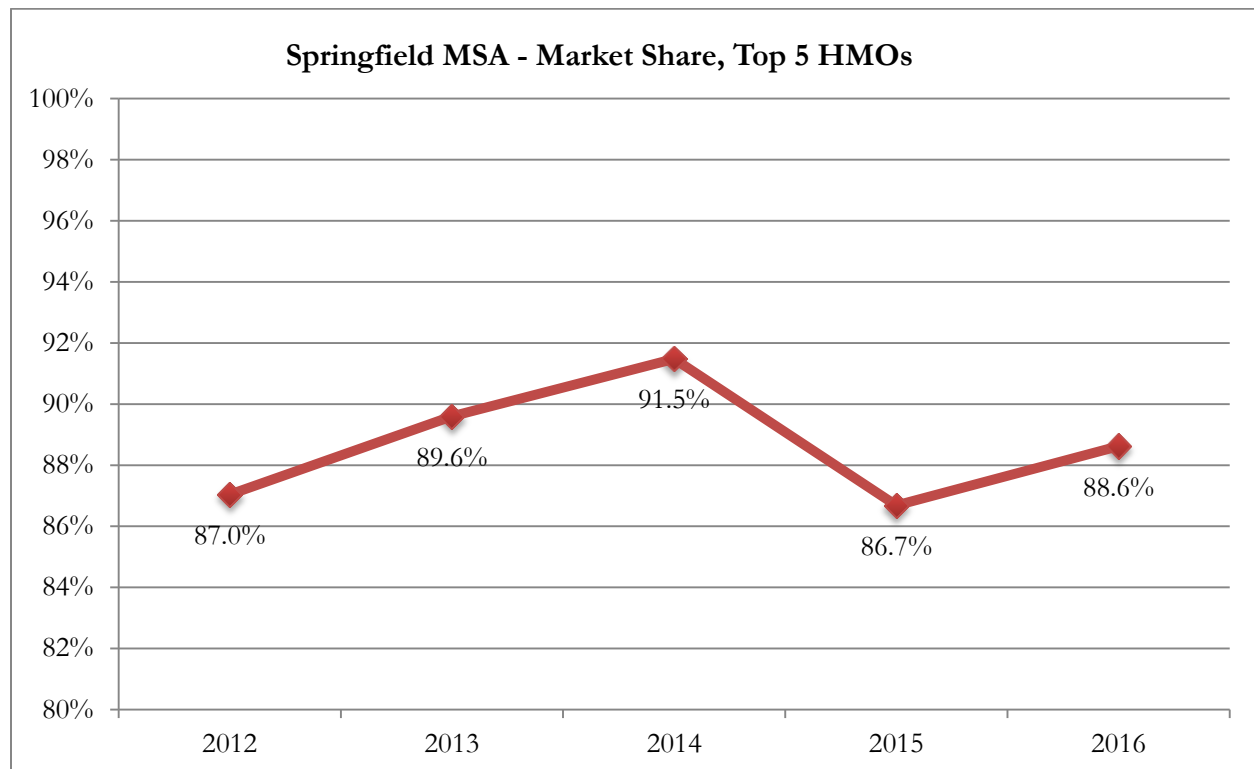
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	134,646	134,646	38.2%
Aetna Health (a Pennsylvania Corporation)	182	0	0	0	182	0.1%
Cigna HealthCare of St. Louis	155	1	0	0	156	0.0%
Coventry Health Care of KS	0	0	6	0	6	0.0%
Coventry Health Care of Missouri	1,119	222	33,966	0	35,307	10.0%
Essence Healthcare	0	0	41,391	0	41,391	11.7%
Good Health HMO, dba Blue Care	10	0	0	0	10	0.0%
HMO Missouri, d/b/a Anthem Blue Cross	204	5,479	1,649	0	7,332	2.1%
Humana Health Plan	0	0	5,705	0	5,705	1.6%
Harmony Health Plan of Illinois	0	0	106	0	106	0.0%
Home State Health Plan	0	0	0	45,198	45,198	12.8%
Missouri Care	0	0	0	44,506	44,506	12.6%
Oxford Health Plans (NJ)	0	0	3	0	3	0.0%
UnitedHealthcare of the Midwest	1	0	38,198	0	38,199	10.8%
Total	1,671	5,702	121,024	224,350	352,747	100.0%



Springfield MSA

Enrollment by Company

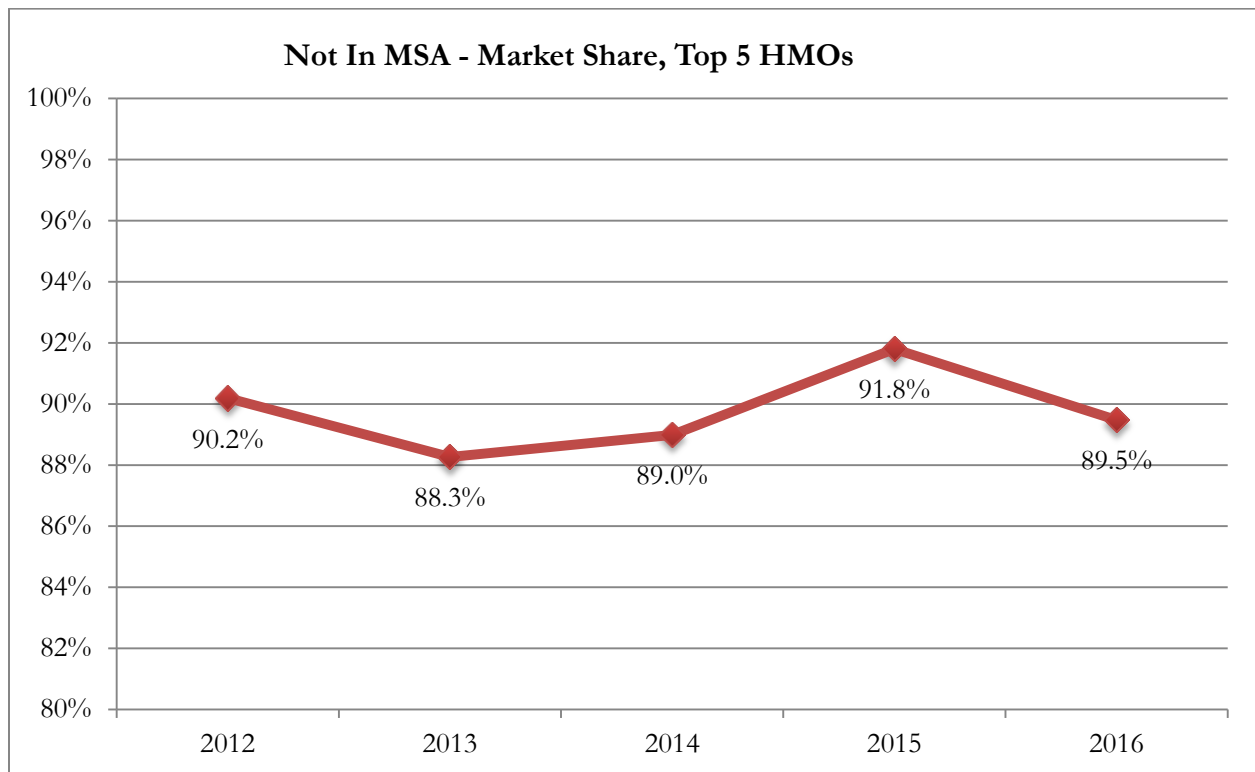
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	2,364	2,364	5.6%
Aetna Health (a Pennsylvania Corporation)	18	0	0	0	18	0.0%
Cigna HealthCare of St. Louis	45	0	0	0	45	0.1%
Coventry Health Care of KS	0	0	12	0	12	0.0%
Coventry Health Care of Missouri	0	0	13,256	0	13,256	31.4%
Essence Healthcare	0	0	5,873	0	5,873	13.9%
Good Health HMO, dba Blue Care	5	0	0	0	5	0.0%
HMO Missouri, d/b/a Anthem Blue	7	3,387	1,998	0	5,392	12.8%
Humana Health Plan	0	0	9,449	0	9,449	22.4%
Harmony Health Plan of Illinois	0	0	15	0	15	0.0%
Home State Health Plan	0	0	0	1,141	1,141	2.7%
Missouri Care	0	0	0	1,502	1,502	3.6%
UnitedHealthcare of the Midwest	0	0	3,079	0	3,079	7.3%
Total	75	3,387	33,682	5,007	42,151	100.0%



Not in MSA

Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	44,642	44,642	33.8%
Aetna Health (a Pennsylvania Corporation)	142	79	0	0	221	0.2%
Blue-Advantage Plus of Kansas City	0	0	3	0	3	0.0%
Cigna HealthCare of St. Louis	15	0	3	0	18	0.0%
Coventry Health Care of KS	2	0	1,384	0	1,386	1.0%
Coventry Health Care of Missouri	62	2	9,553	0	9,617	7.3%
Essence Healthcare	0	0	3,418	0	3,418	2.6%
Good Health HMO, dba Blue Care	906	0	0	0	906	0.7%
HMO Missouri, d/b/a Anthem Blue	68	3,665	1,017	0	4,750	3.6%
Humana Health Plan	0	0	10,778	0	10,778	8.2%
Harmony Health Plan of Illinois	0	0	163	0	163	0.1%
Home State Health Plan	0	0	0	22,093	22,093	16.7%
Missouri Care	0	0	0	30,938	30,938	23.4%
UnitedHealthcare of the Midwest	0	0	3,068	0	3,068	2.3%
Total	1,195	3,746	29,387	97,673	132,001	100.0%



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800-726-7390



DIFP

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